



RETIREMENT PLAN
SERVICES

This kit is current as of: Friday, June 26, 2020
This kit expires on: Sunday, July 26, 2020

Welcome from John Hancock

If you're like most people, you're hoping for a financially secure retirement. Achieving your retirement dreams requires more than just hope, it requires a plan.

This PDF is one key to that plan. It can help get you on the path toward a financially secure retirement. It will also walk you step-by-step through how to enroll.

How to use this PDF:

- We highly recommend that you don't print this entire PDF. Instead use it as an electronic resource
 - A chapter menu exists on the left hand side of the file so you can easily navigate to each section.
-

It's as easy as 1, 2, 3 Go!

Your retirement plan is a powerful savings tool that your employer is making available to you as a value-added benefit. Seize this opportunity to quickly and easily lay the foundation for your financial future.

John Hancock – *helping you enjoy getting there*

John Hancock

Enjoy Getting There



Plan for retirement. It's as easy as 1, 2, 3 Go!

Enrollment Guide

Your **financial future** – it's in your hands

Welcome to John Hancock.

By opening this book and taking some time to make a few choices, together we can help you get started on the road to retirement.

Joining your company's retirement savings plan offers a convenient way to save for retirement. It is a benefit that your employer is making available to you. Seize this opportunity to quickly and easily lay the foundation for your financial future.

It all starts with our website

Register now at www.johnhancock.com/myplan and **enroll today!**





About your **plan**

COMPANY NAME **PLAN FIDUCIARY SERVICES, INC.**

CONTRACT NUMBER **145780**

ENROLLMENT ACCESS NUMBER **336872**

Getting started is easy.

This guide will walk you through our simple 1,2,3, Go! steps to help you enroll in your company's retirement plan.

- 1** How much do you need to retire?
- 2** How much do you need to contribute?
- 3** How should you invest your retirement savings?
- GO** Go! Enroll



Why start **today**?

By participating in your company's retirement plan, you'll be able to take greater control over your financial future. When you enroll, you'll be able to take advantage of some attractive benefits, such as:

Pay less tax, save more money

- Pre-tax contributions may help lower your taxable income and might put you in a lower tax bracket.



Time may help boost savings

- Don't delay, start today! The longer period of time you have to invest may help boost your savings with the power of compound earnings.



Automatic payroll deductions

- Simply choose the amount you want to contribute and enjoy the convenience of automatic payroll deductions.



Step **1**

How much do you need to retire?

Everyone hopes for a happy retirement, free from worries about money. But a financially secure future doesn't happen by itself. It requires some planning and there are some things you can do right now to help put you on the path toward your retirement dreams.

The first step is to help you figure out how much income you'll need annually to enjoy your life in retirement. Let's take a moment now to envision what your life may look like in retirement.

What do you want to do in retirement?

In Retirement, I want to...

How much annual income will you need to support that lifestyle?

These six profiles can help you get an idea of the level of income you might need annually in retirement. Each profile represents a different retirement lifestyle.

- ✓ Golf
- ✓ Travel
- Visit grandkids
- Volunteer
- ✓ Work part-time
- Attend courses
- ✓ Renovate my house



Watch our retirement profile videos now!



jhetools.com/profiles

*While retirement profiles are helpful in planning the necessary contributions for retirement savings, there is no guarantee that any investment strategy will be successful in achieving investment objectives. These MapInfo profiles are for illustrative purposes only, are not intended as financial or investment advice, and are not intended to represent the past or future performance of any investment option. Social Security is a projection based on 2015 Social Security Benefits estimates as per the Quick Calculator at www.socialsecurity.gov/OACT/quickcalc and may not be sustainable. They assume a planned retirement age of 67, a life expectancy of 84 and investing with a balanced strategy. It also considers married individuals starting at age 49 with an average rate of return of 4.3% and single individuals starting at age 30 with an average rate of return of 4.8%. The rate of return has been adjusted for an inflation rate of 2.3% and also considers the number of years to retirement. Talk to your financial representative about how this situation may relate to your own.

Retirement profiles

Profile **\$17,500*** – Debbie & Mike Wright

- The Wrights have lived and worked in the same small community for years. They don't plan on moving when they retire.
- They enjoy a modest, yet comfortable, lifestyle. They're involved in the community and are careful shoppers.
- In retirement, Debbie and Mike look forward to socializing, going to movies, reading and spending time with family and friends. They may continue to work to keep busy and supplement their retirement income.

Income from retirement savings[§] **\$3,000**
 Income from Social Security benefits **\$14,500**
Total annual household income in retirement \$17,500



Is this you?

- Do you enjoy being involved in the community, vacationing close to home and spending time with family?
- Do you keep a car as long as you can to save on car payments?
- Do you consider yourself a value shopper?

Profile **\$32,000*** – Maria & Tony Sanchez

- Maria and Tony are active people who love spending time with family and participating in events for the organizations they belong to.
- They attend church and share a desire to give back to the community.
- In retirement, Maria and Tony look forward to traveling occasionally, enjoying their hobbies, visiting with family and possibly working part-time.

Income from retirement savings[∞] **\$11,000**
 Income from Social Security benefits **\$21,000**
Total annual household income in retirement \$32,000



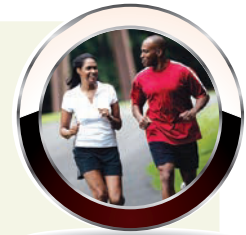
Is this you?

- Do you like to take occasional trips to relax or spend time with family?
- Would you like to devote more time to your favorite organization once you retire?
- Are you looking at retirement as an opportunity to turn a hobby into a part-time business?

Profile **\$45,000*** – Sherry & Nigel Palmer

- The Palmers dream of moving to a retirement community in Florida once they retire.
- They're disciplined savers and smart shoppers. They're hoping their good habits will help them live a simple, yet comfortable, life once they retire.
- In retirement, Sherry and Nigel look forward to visiting their kids. They plan on financing their visits by flying during the off-season and making their car last.

Income from retirement savings[†] **\$20,500**
 Income from Social Security benefits **\$24,500**
Total annual household income in retirement \$45,000



Is this you?

- Do you take advantage of coupons to help cut your grocery bills?
- Do you opt for previously-owned cars rather than buying new?
- Are you a disciplined saver?

[§] Assumes a current combined annual income of \$17,500, existing tax-deferred savings of \$10,000 and making a combined monthly contribution of \$70.

[∞] Assumes a current combined annual income of \$32,000, existing taxable savings of \$21,000 and tax-deferred savings of \$15,000, and making a combined monthly contribution of \$263.

[†] Assumes a current combined annual income of \$45,000, existing taxable savings of \$30,000 and tax-deferred savings of \$21,000, and making a combined monthly contribution of \$559.



Check the profile that best matches your desired retirement lifestyle



Profile \$62,000* – Alan Browne

- In retirement, Alan plans to pursue interests he doesn't have time for today, like attending sporting events, dinners out and visiting with friends.
- Alan is a conservative spender and plans to continue to live moderately once he retires.
- In retirement, Alan is looking forward to spending time with friends and completing some home improvement projects.

Income from retirement savings^Ω **\$33,000**
 Income from Social Security benefits **\$29,000**
Total annual household income in retirement \$62,000



Is this you?

- Do you occasionally dine out?
- Do you enjoy leisure activities close to home?
- Do you enjoy attending sporting events?



Profile \$90,000* – Grace & Peter Wong

- Grace and Peter are busy with their careers and are about to move into their dream home, where they will continue to live once they retire.
- They want to stay active by working out and playing golf.
- In retirement, they are looking forward to spending more time with family and taking yearly vacations.

Income from retirement savings[≈] **\$52,500**
 Income from Social Security benefits **\$37,500**
Total annual household income in retirement \$90,000



Is this you?

- Do you belong to a gym?
- Do you buy a new car every few years?
- Do you occasionally travel?



Profile \$120,000* – Helen & David Burrows

- Helen and David enjoy city life – museums, restaurants and theatre. They plan to live in the city when they retire so they can continue to enjoy these pastimes.
- They have done well financially and enjoy luxuries such as new cars and exotic vacations.
- They are disciplined investors who have a clear idea of how they want to spend their retirement years.

Income from retirement savings[Ⓞ] **\$73,500**
 Income from Social Security benefits **\$46,500**
Total annual household income in retirement \$120,000



Is this you?

- Do you belong to a golf, tennis or health club?
- Do you regularly purchase new home furnishings, automobiles, etc.?
- Do you enjoy traveling every year?

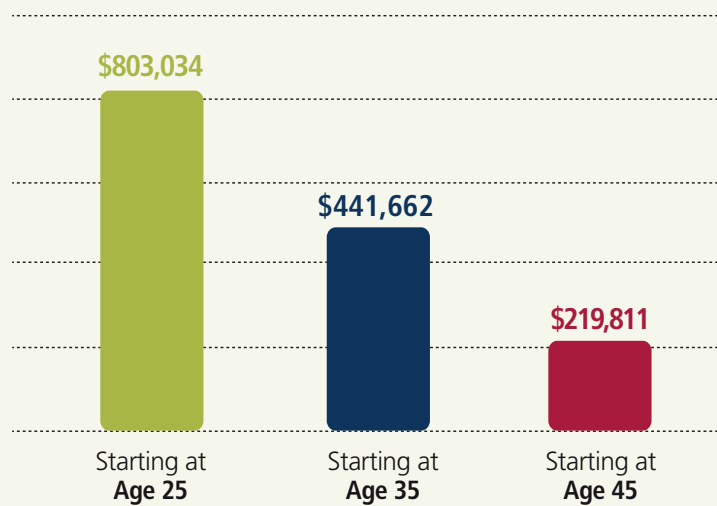
^Ω Assumes a current annual income of \$62,000, existing taxable savings of \$7,000 and tax-deferred savings of \$4,000, and making a monthly contribution of \$261.

[≈] Assumes a current combined annual income of \$90,000, existing taxable savings of \$62,000 and tax-deferred savings of \$41,000, and making a combined monthly contribution of \$1,587.

[Ⓞ] Assumes a current combined annual income of \$120,000, existing taxable savings of \$82,000 and tax-deferred savings of \$55,000, and making a combined monthly contribution of \$2,274.

It's never too early or too late to start

While getting an early start on your retirement can have a significant impact on the growth of your savings down the road – it's important to realize that it's never too late to start.



Retiring at age 65, the person who begins saving at...

- Age 25 saves **\$803,034**
- Age 35 saves **\$441,662**
- Age 45 saves **\$219,811**

That's the advantage of making contributions for a longer time and the power of compound earnings. Which saver would you rather be?

The important thing is to start today!

This chart shows an annual investment of \$6,500 from the ages of 25, 35 and 45 until the age of 65. It assumes a steady return of 5%. This chart is for illustrative purposes only and is not meant to portray actual investments. There is no guarantee that the results shown will be achieved or maintained over any time period.



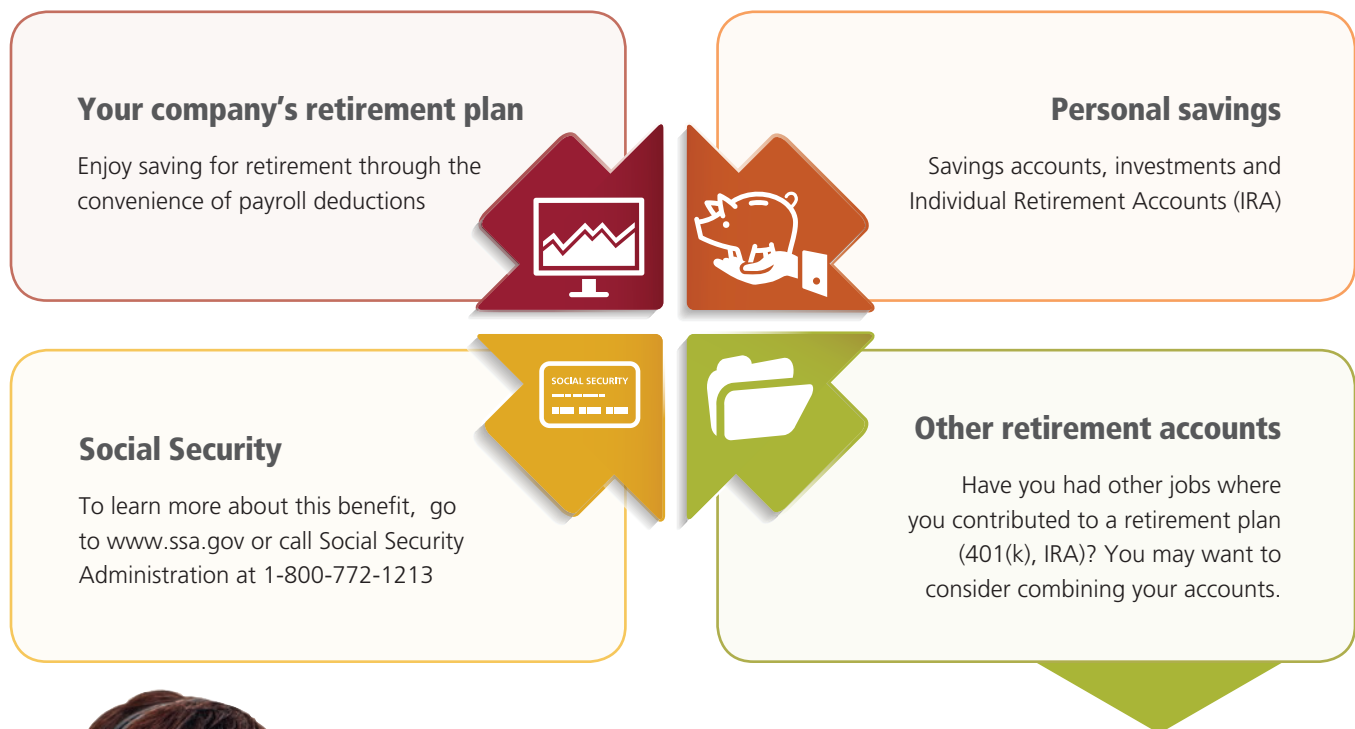
Step 2

How much do you need to **contribute** today?

Now that you have looked at the profiles and have an idea of what you want your retirement to look like, it's time to look at how you are going to start achieving your goal.

The second step helps you figure out how much of your current salary you should be contributing to your retirement plan on a monthly basis.

To help determine the best contribution amount, let's look at some potential sources of retirement income.



Consider consolidating your retirement accounts.*

If you have other retirement accounts such as a 401(k) plan with a former employer or an IRA, you may be able to move these into your new retirement account with John Hancock[^]. To learn more about this option and to help you determine if this is right option for you, call us at 1-877-525-7655 to speak with a consolidation specialist.


* Available for plans utilizing John Hancock's consolidation services; rollovers are subject to the provisions of your company's plan.
[^] Speak with a Financial Representative to determine if combining your retirement account is suitable for you, as other options are available.

How much should I start **contributing?**

With an idea of what you have to build your retirement income, let's now turn to determining how much to start contributing to your company's retirement plan.

Our Contribution Calculator uses the retirement profile you selected in Step 1, your age and any individual retirement savings you may have to come up with a monthly contribution amount to help achieve your retirement goal.

An example of calculating a contribution



- Jamie: 30 years old - Retirement goal: \$32,000
- Annual income: \$40,000 - Current savings: \$10,000

To meet her goal, she should contribute **\$124** per month to her qualified retirement plan as per our Contribution Calculator.

$\$124 \times 12 \text{ months} = \$1,488$
 $\$1,488 / 40,000 = 3.7\%$

Formula: $(\text{Contribution} \times 12 \text{ months}) / \text{annual income} = \text{percentage of income}$.

This hypothetical example is for illustrative purposes only and is based on assumptions in the calculator. There is no guarantee that any investment strategy will achieve its objectives.

Try the Contribution Calculator Now!



jhetools.com/contribution



Quick Guide: Contribution amounts and potential tax savings

Annual Salary	% of Annual Salary	Pre-tax Monthly Contribution**	Approx. After-tax Monthly Contribution	Approx. Pre-tax Annual Contribution**	Approx. After-tax Annual Contribution##	Approx. Annual Federal Tax Savings
\$15,000	15%	\$188	\$159	\$2,250	\$1,913	\$338
	12%	\$150	\$128	\$1,800	\$1,530	\$270
	9%	\$113	\$96	\$1,350	\$1,148	\$203
	6%	\$75	\$64	\$900	\$765	\$135
	3%	\$38	\$32	\$450	\$383	\$68
\$20,000	15%	\$250	\$213	\$3,000	\$2,550	\$450
	12%	\$200	\$170	\$2,400	\$2,040	\$360
	9%	\$150	\$128	\$1,800	\$1,530	\$270
	6%	\$100	\$85	\$1,200	\$1,020	\$180
	3%	\$50	\$43	\$600	\$510	\$90
\$30,000	15%	\$375	\$319	\$4,500	\$3,825	\$675
	12%	\$300	\$255	\$3,600	\$3,060	\$540
	9%	\$225	\$191	\$2,700	\$2,295	\$405
	6%	\$150	\$128	\$1,800	\$1,530	\$270
	3%	\$75	\$64	\$900	\$765	\$135
\$40,000	15%	\$500	\$425	\$6,000	\$5,100	\$900
	12%	\$400	\$340	\$4,800	\$4,080	\$720
	9%	\$300	\$255	\$3,600	\$3,060	\$540
	6%	\$200	\$170	\$2,400	\$2,040	\$360
	3%	\$100	\$85	\$1,200	\$1,020	\$180
\$50,000	15%	\$625	\$531	\$7,500	\$6,375	\$1,125
	12%	\$500	\$425	\$6,000	\$5,100	\$900
	9%	\$375	\$319	\$4,500	\$3,825	\$675
	6%	\$250	\$213	\$3,000	\$2,550	\$450
	3%	\$125	\$106	\$1,500	\$1,275	\$225
\$60,000	15%	\$750	\$600	\$9,000	\$7,200	\$1,800
	12%	\$600	\$480	\$7,200	\$5,760	\$1,440
	9%	\$450	\$360	\$5,400	\$4,320	\$1,080
	6%	\$300	\$240	\$3,600	\$2,880	\$720
	3%	\$150	\$120	\$1,800	\$1,440	\$360
\$70,000	15%	\$875	\$700	\$10,500	\$8,400	\$2,100
	12%	\$700	\$560	\$8,400	\$6,720	\$1,680
	9%	\$525	\$420	\$6,300	\$5,040	\$1,260
	6%	\$350	\$280	\$4,200	\$3,360	\$840
	3%	\$175	\$140	\$2,100	\$1,680	\$420
\$80,000	15%	\$1,000	\$800	\$12,000	\$9,600	\$2,400
	12%	\$800	\$640	\$9,600	\$7,680	\$1,920
	9%	\$600	\$480	\$7,200	\$5,760	\$1,440
	6%	\$400	\$320	\$4,800	\$3,840	\$960
	3%	\$200	\$160	\$2,400	\$1,920	\$480

How much do you need to contribute monthly to reach your retirement goal?

\$ _____

This table can be used as a planning tool to help determine your contribution amounts, and shows the level of federal tax savings you might be able to benefit from. Average salary ranges and contribution amounts as a percentage of salary are also shown. Select your salary today, then review the columns to see the contribution amounts and potential tax savings.

This table is intended as an educational tool only and represents hypothetical mathematical illustrations only. Calculations are estimates and may not provide accurate projections. Your actual circumstances, including current income or retirement needs, may vary. Withdrawals of taxable amounts will be subject to ordinary income tax and, if taken prior to age 59½, a 10% IRS tax penalty may apply. This is not intended as investment or legal advice. To determine the actual tax impact of contributions you make to your retirement plan, consult your tax advisor.

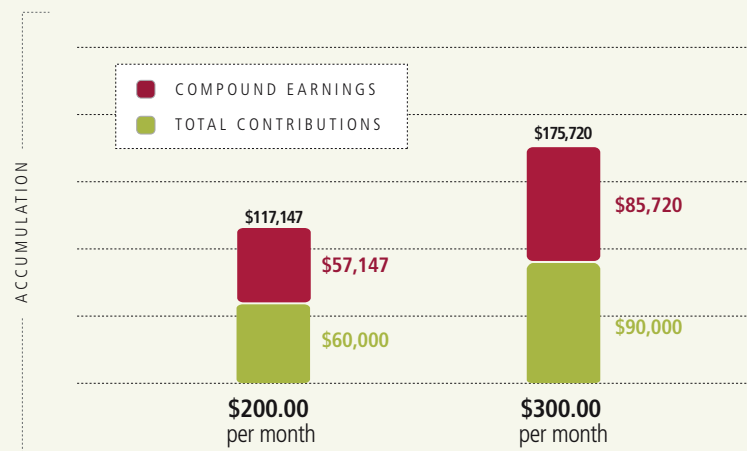
** Contribution amounts may include employee and employer contributions made to your company's qualified retirement plan, as well as deposits to other tax-sheltered and non-tax-sheltered accounts. Contributions to tax-sheltered accounts may not exceed plan or regulatory limits.

Calculations for those with a salary from \$15,000 to \$50,000 are based on an individual who is married filing jointly, reporting a taxable income of \$62,000 and a marginal tax rate of 15%. Calculations for those with a salary from \$60,000 to \$80,000 are based on an individual who is married filing jointly, reporting a taxable income of \$120,000 and a marginal tax rate of 20%.



A small increase can have a big impact

It's surprising how making small increases to your monthly contributions could really add up over time. Let's look at a hypothetical example.*



\$100 a month or \$25 a week more

Today you are contributing \$200 per month towards your retirement. Over a 25 year period, that can add up to \$117,147. Your contributions total \$60,000, while compound earnings amount to \$57,147.

Suppose you pay off your car loan and decide to put \$100 of that extra money into your retirement plan. Now you are contributing \$300 per month with the same amount of disposable income. However, after 25 years you can have \$175,720. Your contributions total \$90,000, while compound earnings amount to \$85,720.

Simply by putting some of the money from your car loan into your retirement saving, you could retire with an extra \$58,573.

See the difference a small increase can make to your retirement savings.

Try the Annual Increase Contribution Calculator right now.



jhetools.com/increase

* Based on a 5% compound interest and monthly contributions over a 25-year period. This example is not intended to represent investment advice. Talk to your financial representative about how this situation may relate to your own. This hypothetical example is for illustrative purposes only. There is no guarantee that the results shown will be achieved or maintained over any time period. This example assumes no withdrawals, does not take into account fees associated with investing which, if included, would reduce the account balance, and assumes reinvestment of earnings. Taxes are due upon withdrawal.

Step 3

How should you **invest** your retirement savings

You have a retirement goal and know how much you want to start contributing. The third step will help you determine where to put the money you are contributing each month to help you reach your retirement goal.

Your plan provides you with various investment options. To help you figure out what is right for you, it's important to understand a few concepts:

- The relationship between risk and return
- Managing risk through diversification
- An overview of asset allocation

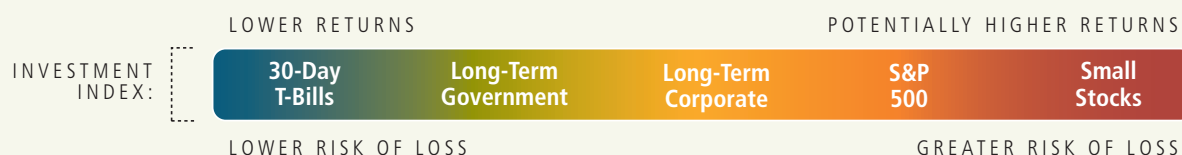
The relationship between risk and return

Each type of investment has risk and return characteristics. Generally, as risk increases, so does the potential for greater returns or losses. While investments have risk that you may lose part (or all) of the original money you invested, there is also risk of not meeting your retirement goals.

It's important to consider the following:

- Investments with greater risk have a higher volatility, but also offer greater potential for higher returns.
- Conservative investments have a lower volatility, but tend to grow more slowly and steadily.

The investment options you choose and how much money you put into each has a big impact on your overall risk and potential return.



Indexes are unmanaged and cannot be invested in directly. Indexes and portfolios illustrated do not represent any products or investment options available under a group annuity contract with John Hancock.

What are asset classes?

The term asset classes, refers to different types of investment options that have unique risk levels and characteristics. For example, stocks and bonds are two common asset classes. These two asset classes can also be further divided based on industry, sector, geography, investment management style and a variety of other factors.

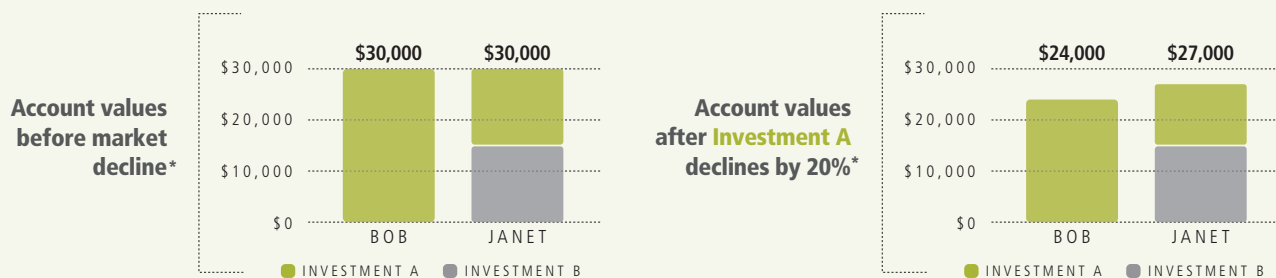


Using diversification to manage risk*

Having all of your retirement savings in a single investment or asset class may be risky. If something should happen to that investment or asset class, your savings could be put at a risk. By spreading your money across different types of investments, you are diversifying your portfolio and creating a mix with a level of risk you are comfortable with.

How diversification works

Imagine two investors, Bob and Janet, each with \$30,000 invested. Bob has put all his money in just one investment. Janet, however, has split her \$30,000 equally between two investments.



Now imagine what happens if Investment A loses some of its value, while Investment B remains stable. Bob, who held only Investment A, sees his portfolio decline by 20% in this case by \$6,000. Janet, however, who was diversified, is less impacted – the investment that dropped by 20% caused her portfolio to decline by only \$3,000 or 10%. Since Janet spread out her investment, her risk was reduced.

Hypothetical example for illustrative purposes only.

* Neither asset allocation nor diversification ensures a profit or protection against a loss.

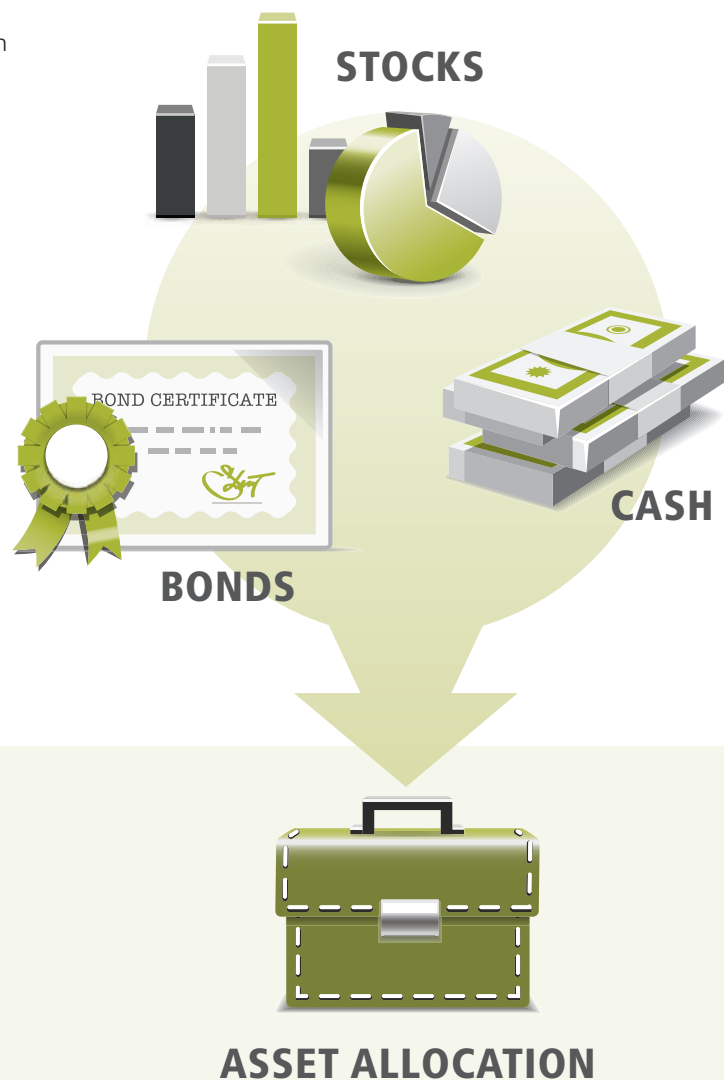


Asset allocation overview

Retirement planning involves understanding investing and how to allocate and diversify your investments so that you can better withstand the ups and downs of the market over time for a healthy nest egg.

Asset allocation is the process of deciding how much of your retirement savings to allocate to different asset classes such as Stocks, Bonds and Capital Preservation Funds such as cash or cash equivalents. Asset allocation can be an important and valuable strategy for your retirement planning, and there are a number of ways to pursue asset allocation and portfolio diversification. You can build your own portfolio or depending on your plan, you may be able to select from professionally managed asset allocation portfolios.

Asset allocation is a simple concept, but its potential can be powerful. It helps you diversify your investments and aligns your portfolio with your investment goals.



When allocating your money you may want to think about a number of factors, including:

- Your anticipated retirement date,
- How much you'll need to save, and
- Your tolerance for risk.

Neither asset allocation nor diversification ensures a profit or protection 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.

Funds refers to sub-accounts investing in underlying funds, offered to qualified retirement plans through a group annuity contract. There can be no assurance that either an Investment Option or the underlying fund will achieve their investment objectives. A sub-account is subject to the same risks as the underlying funds in which it invests that include investment risks and possible loss of the principal amount invested. Sub-account investment options are not insured by the FDIC, the Federal Reserve Board or any agency. For a more complete description of these risks, please review the underlying fund's prospectus, which is available upon request.

Ways to invest

Now, let's explore the different ways you can choose to invest your contributions. You may be able to choose from professionally managed asset allocation portfolios, creating your own mix, or a combination of both using the Funds available in your company's retirement plan.



Target Date Portfolios

Professional managed and provide one-step diversification

Automatically glides to be more conservative as you approach your target retirement date

Low involvement level by you



Target Risk Portfolios

Professional managed and provide one-step diversification

Automatically stays within its risk category. Revisit your risk strategy as needed.

Medium involvement level by you



Build Your Own Portfolio

Asset mix is managed personally by you

Revisit your strategy as needed

High involvement level by you

Want more information on investment options?

View all the investment options, including individual Fund Sheets, available in your company's qualified retirement plan at www.jhefund.com/C145780E336872 or scan this QR code.



REMEMBER – More details on the investment options available under the plan are provided in the 404a-5 Plan & Investment Notice including applicable fees, in the back of this book.

It is your responsibility to select and monitor your investment options to meet your retirement objectives. You might want to review your investment strategy at least annually. You may also want to consult your own independent investment or tax advisor or legal counsel.

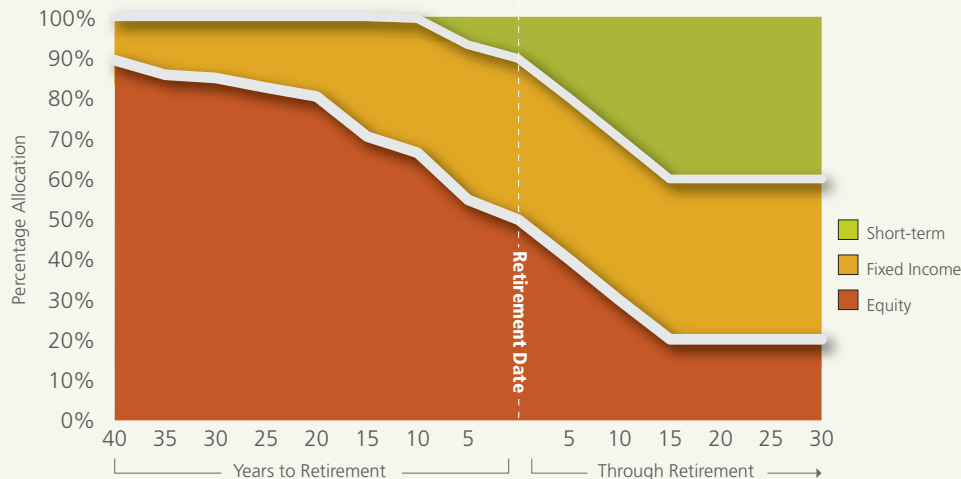
Neither asset allocation nor diversification ensures a profit or protection against a loss. Note that an asset allocation fund may not be appropriate for all participants, particularly those interested in directing investment options on their own.



Asset allocation based on a target retirement date

Target Date Portfolios

These are portfolios which are professionally managed and provide one-step diversification based on a target date. Over time, the portfolio automatically 'glides' from equities and stocks to a more conservative investment mix, as it gets closer to a target retirement date.



This is an example of a glidepath for illustration purposes only.

How do you know which one to pick?

As an example, Joe was born in 1971 and wants to retire at age 67 (approximately in year 2038). He reviews his personal circumstances and retirement needs and determines the portfolio date closest to his target retirement date is the right choice. It can be as simple as that.

When making investment decisions, it's important to carefully consider your personal circumstances, current savings, monthly earnings and retirement lifestyle goals and risk profile.

Although the target date funds are managed for investors on a projected retirement date time frame, the fund's allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor is assumed to retire and begin taking withdrawals.

Each Target Date Portfolio has an associated target date based on the year in which participants plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of an investment in these Portfolios is not guaranteed at any time, including at or after the target date.

The funds' risks are directly related to the risks of the underlying funds, as described herein. Refer to the Fund Sheet and Prospectus for more details on the risks.

Asset allocation based on risk

Target Risk Portfolios

These are professionally managed asset allocation portfolios which provide one-step diversification designed around different risk strategies. Each portfolio is carefully divided amongst a mix of stocks, bonds and other capital preserving instruments that are professionally reviewed and rebalanced to maintain the portfolios' strategy.


Portfolios can range from conservative to aggressive, and choosing the right one depends on the risk strategy you chose.

Determine Risk Strategy	<input type="checkbox"/>	Conservative	Moderate	Balanced	Growth	Aggressive	<input type="checkbox"/>
Corresponding Target Risk Options	<input type="checkbox"/>	Conservative Portfolio	Moderate Portfolio	Balanced Portfolio	Growth Portfolio	Aggressive Portfolio	<input type="checkbox"/>

Take the Risk Quiz now

By answering six simple questions, you can quickly determine your approach to risk and return. This may help you choose a Target Risk portfolio that best matches your risk tolerance.





jhetools.com/riskquiz

You can also build your own portfolio with the investment options available to your plan using a similar color coding allocation. If you build your own portfolio, you may want to review and rebalance your investment strategy regularly.

Neither asset allocation nor diversification ensures a profit or protection against a loss. Note that an asset allocation fund may not be appropriate for all participants, particularly those interested in directing investment options on their own.

The results are based on generally accepted investment principles, but by no means are you bound by the results or should you consider the results as investment advice. There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives. All investments involve risks, and fluctuations in the financial markets and other factors may cause declines in the value of your account.

The funds' risks are directly related to the risks of the underlying funds, as described herein. Refer to the Fund Sheet and Prospectus for more details on the risks.



Do-it-yourself asset allocation

Build Your Own Portfolio

When considering building your own portfolio it's important to consider what type of investor you are as it relates to risk. Based on this information and using the investment options available to you, you can construct and manage your own portfolio. You may want to think about risk versus return and diversification as you select investment options. If you want to diversify you may want to consider including several different types of Funds within each risk category to build a properly diversified portfolio mix that matches your overall risk strategy.

It's important to revisit your investment strategy regularly to ensure your asset mix and strategy align with your situation and level of risk.



Have you taken the Risk Quiz?

On the following pages you'll find the Risk Quiz which can help you determine your personal risk tolerance.

Please call 1-800-395-1113 to obtain Fund Sheets for the group annuity investment option sub-accounts and to obtain prospectuses for the sub-accounts' underlying funds, that are available on request. The prospectuses for the sub-accounts' underlying funds contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying funds which should be carefully considered before investing.

jhriskquiz.com



Determine your tolerance – The John Hancock Risk Quiz

It's a good idea to take the Risk Quiz, which will help you determine your approach to risk and return. Add up your score* and match your score to the appropriate color coded investments on the following page.

1

Your age

- 5 20–29 2 50–59
- 4 30–39 1 60 or over
- 3 40–49

POINTS

2

How many years until you plan to retire and begin making withdrawals from your plan?

- 1 5 years 4 20 years
- 2 10 years 5 25 years or more
- 3 15 years

POINTS

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?

- 1 Down to \$9,500 (a 5% decline)
- 2 Down to \$9,000 (a 10% decline)
- 3 Down to \$8,500 (a 15% decline)
- 4 Down to \$8,000 (a 20% decline)

POINTS

4

How comfortable do you feel with at least a portion of your investments invested in the stock market?

- 5 Very comfortable
- 4 Comfortable
- 3 Neutral
- 2 Uncomfortable
- 1 Very uncomfortable

POINTS

5

Which statement best describes your willingness to accept risk in order to achieve potentially higher returns?

- 5 I am willing to accept a high level of risk in exchange for the potential for growth.
- 4 I am willing to accept a moderate level of risk.
- 3 I am willing to accept some risk in my investment options.
- 2 I am willing to accept a little bit of risk in my investment options, but am concerned more with security.
- 1 I prefer more consistent returns because security is my priority.

POINTS

6

Do you agree you can meet your retirement goals based on your current salary and savings outside of your qualified investment plan?

- 5 Strongly agree
- 4 Agree
- 3 Neutral
- 2 Disagree
- 1 Strongly disagree

POINTS

Add up your points here for your total score:

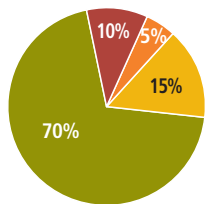
Note the year you took this quiz:

Your quiz results may change over time. We encourage you to 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 at www.johnhancock.com/myplan.

* The results are based on generally accepted investment principles, but by no means are you bound by the results or should you consider the results as investment advice. There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives. All investments involve risks, and fluctuations in the financial markets and other factors may cause declines in the value of your account.



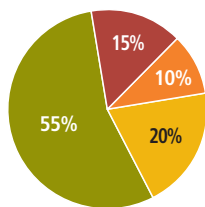
Now match the total of the Risk Quiz to a risk strategy:



6 – 10 points: **Conservative**

If the statements below apply to you, a conservative portfolio may be right for you:

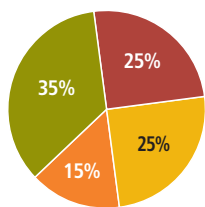
- Slow and steady is the best way to describe my approach to investing. I'm most comfortable contributing to my retirement plan on a regular basis and not taking much risk.
- I don't normally play the stock market but I realize it's important to diversify my portfolio to meet my retirement goals.



11 – 15 points: **Moderate**

If the statements below apply to you, a moderate portfolio may be right for you:

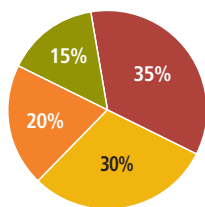
- I'm comfortable knowing that my money is protected from extreme market fluctuations. I'm comfortable investing in some stocks, but I don't want to worry that my retirement savings are losing money.
- I want to increase my retirement savings but provide some protection for what I have.



16 – 20 points: **Balanced**

If the statements below apply to you, a balanced portfolio may be right for you:

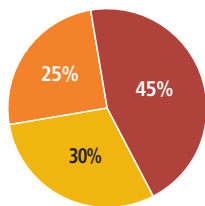
- I understand investing and am willing to take some risk to help my money grow, although I want a balance between building and protecting my money.
- Middle of the road – that's me. I want a diversified and balanced approach.



21 – 25 points: **Growth**

If the statements below apply to you, a growth portfolio may be right for you:

- My aim is to make my money grow. I have very definite goals for my retirement and know that investing over the long term can help me reach them.
- I understand there are short term risks and a potential for large swings in the stock market. But over the long term, I feel confident that equities offer the highest potential for growth.



26 – 29 points: **Aggressive**

If the statements below apply to you, an aggressive portfolio may be right for you:

- I have an iron stomach and I'm willing to take significant risk for the chance to make money.
- I have time to wait out market cycles because I'm confident that my savings will continue to grow.

Investment types:



The categorization of investment type as "Conservative," "Moderate," "Balanced," "Growth," and "Aggressive" in terms of the results of the risk profile are simply suggestions for consideration. This material is not intended to replace the advice of a qualified financial professional. Before making any financial commitment regarding the issues discussed here, consider consulting with the appropriate financial professional to determine risk tolerances and the suitability of various investments and asset allocations in view of your individual, financial, investment, tax, family and other personal considerations.

Congratulations!

You know how much income you will need annually in retirement. You have figured out how much you want to contribute. And you have selected how you want to invest your money.

Now, you are ready to Go! enroll and let the savings begin.

Online

Register now at www.johnhancock.com/myplan and **enroll today!**

Enroll in seconds or at your own pace through our interactive enrollment experience.



or

Phone



Need help? **Call us at** 1-855-JHENROLL (543-6765).

Enrollment specialists are available Monday to Friday from 8:30 A.M. to 7:00 P.M. EST.

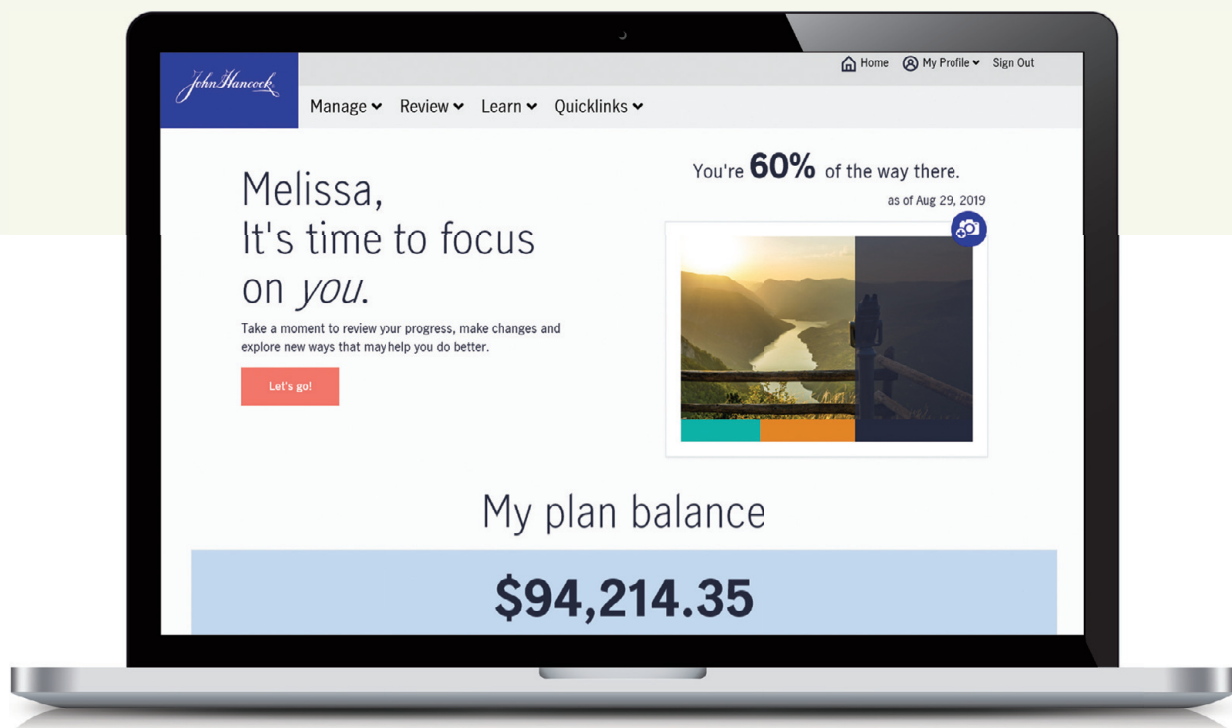


Our website has a lot to offer...

Start with your personalized plan for retirement

In just a few simple steps, you'll find:

- Your current retirement goal, contribution and investment strategy
- The amount of income you might have in retirement based on your current contributions, other savings and estimated Social Security benefit
- A comparison of your estimated amount of income to your selected retirement goal
- A suggested contribution amount to help you reach your retirement goal, if there is a gap



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



Please call 1-800-395-1113 to obtain Fund Sheets for the group annuity investment option sub-accounts and to obtain prospectuses for the sub-accounts' underlying funds, that are available on request. The prospectuses for the sub-accounts' underlying funds contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying funds which should be carefully considered before investing.

The content of this document is for general information only and is believed to be accurate and reliable as of 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.

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

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Enrolling: getting started is easy

Congratulations! By deciding to participate in PLAN FIDUCIARY SERVICES, INC.'s retirement plan, you are taking control of your financial future. From the day you join, your retirement plan starts working to help you build your retirement savings.

BEFORE
you begin

You'll need your contract number: **145780**
and your Enrollment Access Number: **336872**

Your enrollment options

Online

Go to jhpensions.com or scan the QR code

From any device you can select our Express path and enroll in seconds. It's really that simple. Or, choose the Guided path which will help you enroll at your own pace.



Phone

Call us 1-855-JHENROLL (543-6765)

Speak with an enrollment specialist who can help you enroll over the phone. Enrollment specialists are available from 8:30 A.M. to 7:00 P.M. EST Monday to Friday.

Form

Complete an enrollment form

Carefully fill in all the required information including your personal details, contribution amount and investment options. Remember to sign and date the form and provide all completed pages to your plan administrator.

Things you need to know

About choosing a contribution amount

There are **TWO** ways you can make contributions to your retirement account:

Pre-tax: your contributions are not taxed until you retire and may be in a lower tax bracket.

After-tax (Roth): your contributions are taxed now.

Contributions, including salary deferral contributions, salary deferral treated as catch-up contributions, and any plan transfers from either your current employer or a previous qualified plan (as acceptable by your current plan), will be invested in the same manner unless otherwise directed by either you on our website or your company. Exceptions may include: 1) Employer contributions (if applicable) directed by your employer and/or, 2) Rollover contributions as directed by you via a Roll-in form.

About choosing your investment options

You'll need to decide how your contributions will be allocated by choosing **ONE** of the following options:

1) Explore my options now: You're ready to explore and select your investment options from all the Funds available under your company's retirement plan as listed on the following pages. Enter the percentage beside the corresponding Fund(s) you want to invest. You must provide whole percentages only and the total sum of all percentages must equal 100%. Your selections will not be considered valid unless the last page of the form is signed.

2) I'll review my options later: This option is available if you are not sure which investment option you want to select and just want to get started today. With one direction, you can allocate 100% of your contributions to the default investment option (DIO) that has been selected by your plan trustee(s). By selecting this option, you understand that if your plans DIO changes, you will remain invested the Fund(s) listed on the form. If a Target Date Portfolio is selected as the DIO, you'll be invested based on the target date that is closest to the year you attain age 67. At anytime, you can update or change your investment instruction by visiting our website, calling 1-800-395-1113 or speaking with your plan administrator.

To view all the investment options including individual Fund sheets available in your company's plan, go to our website www.jhpensions.com or speak with your plan administrator.

Note: 1. If your allocations instructions under Explore my options section are not legible or do not equal 100%, John Hancock will prorate the allocation instruction you have provided to equal 100%. In the event that John Hancock cannot prorate your instructions (e.g. you filled out both the Explore my options and I'll review my options later sections or your investment instructions add to more than 100%) and/or you do not provide a signature on your enrollment form, your contributions will be allocated to the default investment options designated by your plan trustee(s).

2. If under Explore your options section you selected the check box for a Target Date Portfolio at 100% based on your age and retirement date of 67, but have not provided a Date of Birth, then all of your contributions will be invested, and will remain invested, in the most conservative portfolio in the selected suite of Target Date Portfolios until new instructions are provided.

If you have any questions

Your plan administrator can help you with any questions you may have about your company's qualified retirement plan, your eligibility for the plan, naming a beneficiary, this form or if you require another form. More information is also available at www.jhpensions.com.

Consider consolidating your retirement accounts[†]

If you have other retirement accounts such as a 401(k) plan with a former employer or an IRA, you may be able to move these into your new retirement account with John Hancock[^]. To learn more about this option and if consolidating your account is right for you, simply indicate that you would like to discuss your options on the enrollment form or call us at 1-877-525-7655.

[†]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.



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INVESTMENT OPTIONS continued

EXPLORE MY OPTIONS NOW: Enter a **percentage** for each investment option into which your contributions will be placed.

A selection of detailed Fund sheets is available on our website, along with Returns and Fees information for the most recent month-end. These contain important information for each investment option available under the group annuity contract, including details on the underlying mutual funds, investment objectives, level of risk, underlying allocations and charges, as well as other important information about the investment options which should be carefully considered. **Please read this information carefully prior to choosing your investment options.**

- You can choose from asset allocation portfolios, create your own mix, or a combination of both using the Funds available in your company's retirement plan listed on the following pages.
- Each investment option you can choose from is color-coded to show the level of risk and potential return. Each color represents a different level of risk versus potential return, ranging from conservative (blue) to aggressive (red).
- The total sum of all percentages must equal 100%.

Note: Allocating assets to only one or a small number of the investment options (other than an asset allocation investment option such as a target date or target risk option) should not be considered a balanced investment program. In particular, allocating assets to a small number of investment options concentrated in particular business or market sectors could subject an account to increased risk and volatility.

Other than the Guaranteed Interest Accounts, unit values depend on market performance and are NOT guaranteed.

Asset Allocation Portfolios

Target Date Portfolios	CODE	%
American Funds Target Date Retirement Series – sub-advised by American Funds Group		
<input type="checkbox"/> Based on my current age and retiring at 67		100%
OR, select another portfolio		
American Funds 2060 Target Date Retirement Fund	AFM	
American Funds 2055 Target Date Retirement Fund	AFL	
American Funds 2050 Target Date Retirement Fund	AFK	
American Funds 2045 Target Date Retirement Fund	AFJ	
American Funds 2040 Target Date Retirement Fund	AFG	
American Funds 2035 Target Date Retirement Fund	AFF	
American Funds 2030 Target Date Retirement Fund	AFE	
American Funds 2025 Target Date Retirement Fund	AFD	
American Funds 2020 Target Date Retirement Fund	AFC	
American Funds 2015 Target Date Retirement Fund	AFB	
American Funds 2010 Target Date Retirement Fund	AFA	

Vanguard Target Retirement Funds – managed by Vanguard Group, Inc.

<input type="checkbox"/> Based on my current age and retiring at 67		100%
OR, select another portfolio		
Vanguard Target Retirement 2065	MZP	
Vanguard Target Retirement 2060	VGL	
Vanguard Target Retirement 2055	VGK	
Vanguard Target Retirement 2050	VGJ	
Vanguard Target Retirement 2045	VGI	
Vanguard Target Retirement 2040	VGH	
Vanguard Target Retirement 2035	VGG	
Vanguard Target Retirement 2030	VGJ	
Vanguard Target Retirement 2025	VGE	
Vanguard Target Retirement 2020	VGJ	
Vanguard Target Retirement 2015	VGC	
Vanguard Target Retirement Income	VGA	

Target Risk Portfolios	CODE	%
Multimanager Lifestyle – sub-advised by John Hancock Asset Mgmt		
John Hancock Multimanager Aggressive Lifestyle Portfolio	ALS	
John Hancock Multimanager Growth Lifestyle Portfolio	GLS	
John Hancock Multimanager Balanced Lifestyle Portfolio	BLS	
John Hancock Multimanager Moderate Lifestyle Portfolio	MLS	
John Hancock Multimanager Conservative Lifestyle Portfolio	CLS	

Turn the page for more investment options...

Tear out, complete and return to your plan administrator. Page 2 of 4



□□□□ - □□ - □□□□□□

Individual Investment Options

Conservative	CODE	%
John Hancock Stable Value Fund – sub-advised by John Hancock Life Insurance Company (U.S.A.)	MSV	

Income	CODE	%
Core Bond Fund – sub-advised by Wells Capital Management, Inc	COR	
Federated Institutional High Yield Bond Fund – sub-advised by Federated Investment Management Company	FHY	
Total Bond Market Fund – sub-advised by John Hancock Investment Management	BIF	

Growth	CODE	%
500 Index Fund – sub-advised by John Hancock Investment Management	IND	
Capital Appreciation Fund – sub-advised by Jennison Associates LLC	CPA	
Fundamental Large Cap Value Fund – sub-advised by John Hancock Investment Management	EQI	
New Perspective Fund – sub-advised by American Funds Group	ANP	
Parnassus Core Equity Fund – sub-advised by Parnassus Investments	PEI	

Aggressive Growth	CODE	%
Fidelity International Index Fund – sub-advised by Fidelity Management & Research Company (Fidelity)	FII	
Fidelity Mid Cap Index Fund – sub-advised by Fidelity Management & Research Company (Fidelity)	FMC	
Invesco Small Cap Growth Fund – sub-advised by Invesco Advisers, Inc.	SCO	
Janus Henderson Global Equity Income Fund – sub-advised by Janus Henderson Investors	JGE	

Aggressive Growth	CODE	%
Real Estate Securities Fund – sub-advised by Deutsche Asset Management, Inc.	REF	
TIAA-CREF Small-Cap Blend Index Fund – sub-advised by TIAA Global Asset Management	TCS	
Vanguard Mid-Cap Growth ETF – sub-advised by Vanguard Group, Inc.	VOT	
Vanguard Mid-Cap Value ETF – sub-advised by Vanguard Group, Inc.	VOE	
Wells Fargo Special Small Cap Value Fund – sub-advised by Wells Fargo Funds Management, LLC.	WSS	

'Explore my options now' **TOTAL** 100% **IMPORTANT** – The total of all your fund selections **MUST EQUAL 100%**

Tear out, complete and return to your plan administrator. Page 3 of 4



Social Security Number

Four groups of boxes for Social Security Number: three boxes, a dash, two boxes, a dash, and five boxes.

Contract Number: 145780

SIGNATURE – If you selected **option 1**, sign below and return all pages to your plan administrator.

I elect not to contribute at this time. Note: Contact your plan administrator to determine the next plan entry date.

I acknowledge that if I have selected the "I elect not to contribute" box on this form, I will not be making any contributions to the plan.

I acknowledge that this plan offers investment options through my company's group annuity contract with John Hancock and that I have read and understand the instructions that accompany this form including information on choosing your investment options and the terms, conditions, restrictions, fees and risk that relate to them and other parts of the instructions. If I have selected a Target Date Portfolio based on my current age and retiring at 67, I understand my portfolio will be selected based on a target date that is closest to the year I attain age 67.



X

Signature of Participant

Print Name

mmm / dd / yyyy

Date

Tear out, complete and return to your plan administrator. Page 4 of 4

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Not insured by the Federal Deposit Insurance Corporation (FDIC). MAY LOSE VALUE. NOT BANK GUARANTEED.
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Make sure you sign above, then return form and any other items to your plan administrator.