



RETIREMENT PLAN
SERVICES

John Hancock's Website

Tips for managing your 401k account online

Accessing our website

1. Go to www.jhpenions.com
(or www.jhnypenions.com, for plans domiciled in New York)
2. If you have previously registered for our website, enter your Username and Password and select "sign in"
3. If you have not registered for our website, select "register" and follow the steps



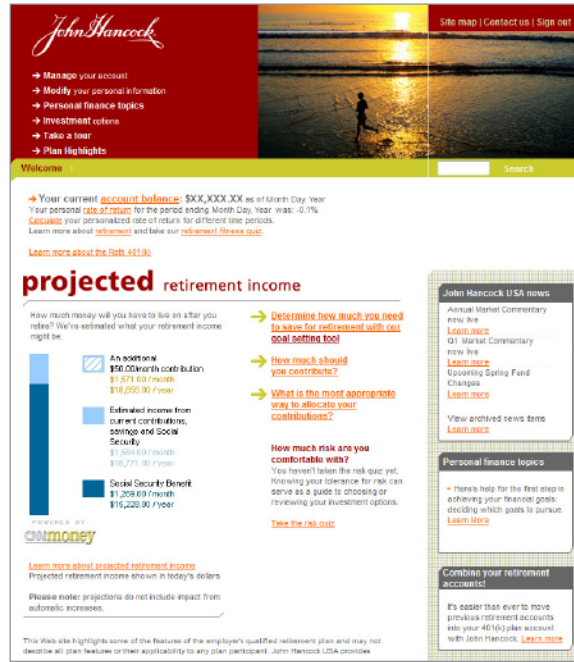
Your homepage

1. Once signed in, on the homepage you will find:

- a) Your current account balance
- b) Your personal rate of return
- b) Your progress towards your retirement goal (or how to set a goal if you do not have one)
- d) How to adjust your retirement goal
- e) How to access the Retirement Fitness Quiz and personalized retirement lessons

2. In the top left corner you will find links to other areas of the site including:

- a) "Manage your account" – change contributions and investments
- b) "Modify your personal information" – keep your contact details up to date
- c) "Investment Options" – review available Funds and performance
- d) "Take a tour" – view a series of videos about our website



Accessing your statements

- 1. Statements are always available online. If you don't get a statement in the mail, you will receive an email when each statement is available
- 2. Once signed in, select "Manage your account" from the menu in the top left corner
- 3. Under the **View your account** menu, select "Statements"
- 4. PDF of statements are available or you can download transactions to Quicken® and Microsoft Money®

Not all services may be available to your plan

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Changing your account instructions

You can make the following changes to your account:

- To change the amount deferred from your paycheck select "Ongoing contributions"
- To change how the money in your current portfolio is allocated select "Rebalance your account"
- To change how the money is allocated among specific investment options select "Fund-to-Fund transfer"
- To change how your ongoing contributions will be allocated select "Allocation instructions"
- To automatically rebalance your account quarterly or annually select "Automated rebalance"

account summary

Your account under contract number 70000 is current as of Month Day, Year

Account balance: \$XXXX.XX
Total outstanding (DOLA): \$Y.YY
(This amount is not included in your total balance)

Current deferrals: Not on file
Annual contribution increase service is off

Investment Option	Balance (\$)	% of Total
Aggressive Growth	XX.XX	25.75%
Growth	XX.XX	46.45%
Income	XX.XX	33.75%
Total	XX.XX	100.00%

Changing your contribution amount

- Once signed in, select "Manage your account" from the menu in the top left corner
- Under the **Change your account** menu, select "Ongoing contributions"

3. Your current contribution rate will be displayed. Enter your new rate.

Note: You may have the option to set automatic annual increases to your contribution rate to help you save more

4. Select "continue" to review your changes and "confirm" to finish the transaction

Not all services may be available to your plan

change ongoing contribution rate

Want to change your contribution amount?

This is subject to any restrictions as stipulated by your company's plan document.

Your plan allows you to change your contribution rate the day after January 01, April 01, July 01, October 01 until the next freeze period stipulated by your plan. Please speak to your Plan Administrator for more details.

Your contribution rate change will take effect as soon as administratively possible after your request is processed on the next allowable date.

Update contribution amount
Last updated: Apr 23, 6:50 AM EDT

Before Tax contribution [Learn more](#)

Current: New % per pay period
0% required on Jun 11, 9:31 PM EDT

[Click here to use our contribution calculator](#)

Roth 401(k) contribution [Learn more](#)

Current: New % per pay period
7% required on Feb 19, 10:44 AM EDT

[Click here to use our Roth 401\(k\) contribution calculator](#)

John Hancock Life Insurance Company (U.S.A.) is the contribution amounts entered in the applicable fields manage participant contribution amounts.

Annual contribution increase service
Last updated: Mar 26, 11:33 AM EDT

This service enables you to saving for retirement by automatically increasing your contribution annually by a set amount up to a maximum set by you. [Learn more](#)

Annual contribution increase service is On Off

Your contribution will automatically increase on Jan 1 - Year -

Your annual increase rate [Learn more](#) %
(\$25 or 1% will be used unless you specify otherwise)

Your contribution rate after next increase
Automatically increase my contribution annually by a maximum of [Learn more](#) %
(\$500 or 10% will be used unless you specify otherwise)

continue →

Changing how your existing money is allocated

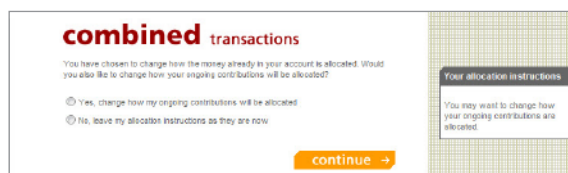
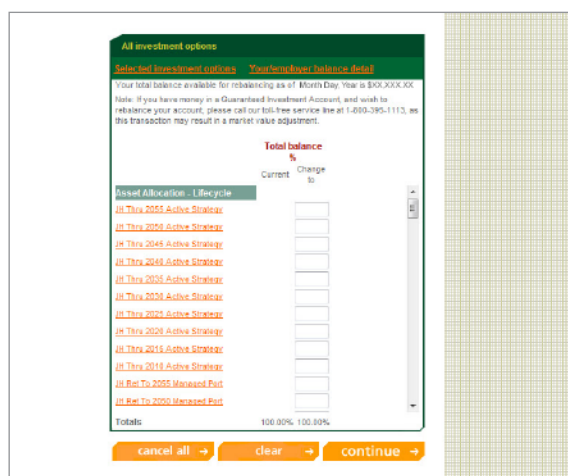
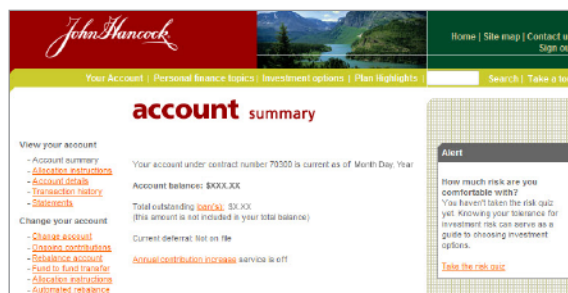
1. Once signed in, select “Manage your account” from the menu in the top left corner
2. Under the **Change your account** menu, select “Rebalance Account”
3. Scroll down to “All Investment Options”, where Fund names, current investment allocations and a *change to* column are displayed. Enter a percentage beside each new Fund you want to move your existing money into and select “continue”.
4. Choose if you want to change your future Investment Instructions to the Fund or Funds you have just chosen and select “continue”

Note: Make sure to enter a percentage in both the employee and employer column for each Fund chosen

5. Review your changes and select “confirm” to finish the transaction

Note: Transactions completed after 3:59:59 P.M. EST, the close of the New York Stock Exchange (NYSE), on a normal business day, will not be processed until the next business day

Not all services may be available to your plan



Changing money among specific investment options

1. Once signed in, select "Manage your account" from the menu in the top left corner
2. Under the **Change your account** menu, select "Fund to Fund Transfer"
3. Money is transferred from one Fund at a time. In **Step 1**, choose the Fund and percentage of money you want to transfer out of. In **Step 2**, choose the Fund or Funds and percentage(s) you want to transfer the money into.

Note: You can transfer your money to one Fund or split it up between multiple Funds. The total must equal 100%.

4. To process another Fund to Fund Transfer, select "next fund", at the bottom. If only one transfer is to be completed, select "continue".

5. Review your changes and select "continue" to finish the transaction

Note: Transactions completed after 3:59:59 P.M. EST, the close of the New York Stock Exchange (NYSE), on a normal business day, will not be processed until the next business day

Updating your personal contact information

1. Once signed in, select on "Modify Your Personal Information" from the menu in the top left corner
2. You can update your:
 - a. Personal Information (name, date of birth and address)
 - b. Security Information (username, password and challenge questions) and
 - c. Beneficiary Information
3. Select "save changes"

Note: Your Plan Sponsor will approve the change before it is completed.

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For additional help with your account
“Take a tour” from the homepage or
talk live with one of our Client Services
Representatives at **1-800-395-1113**



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