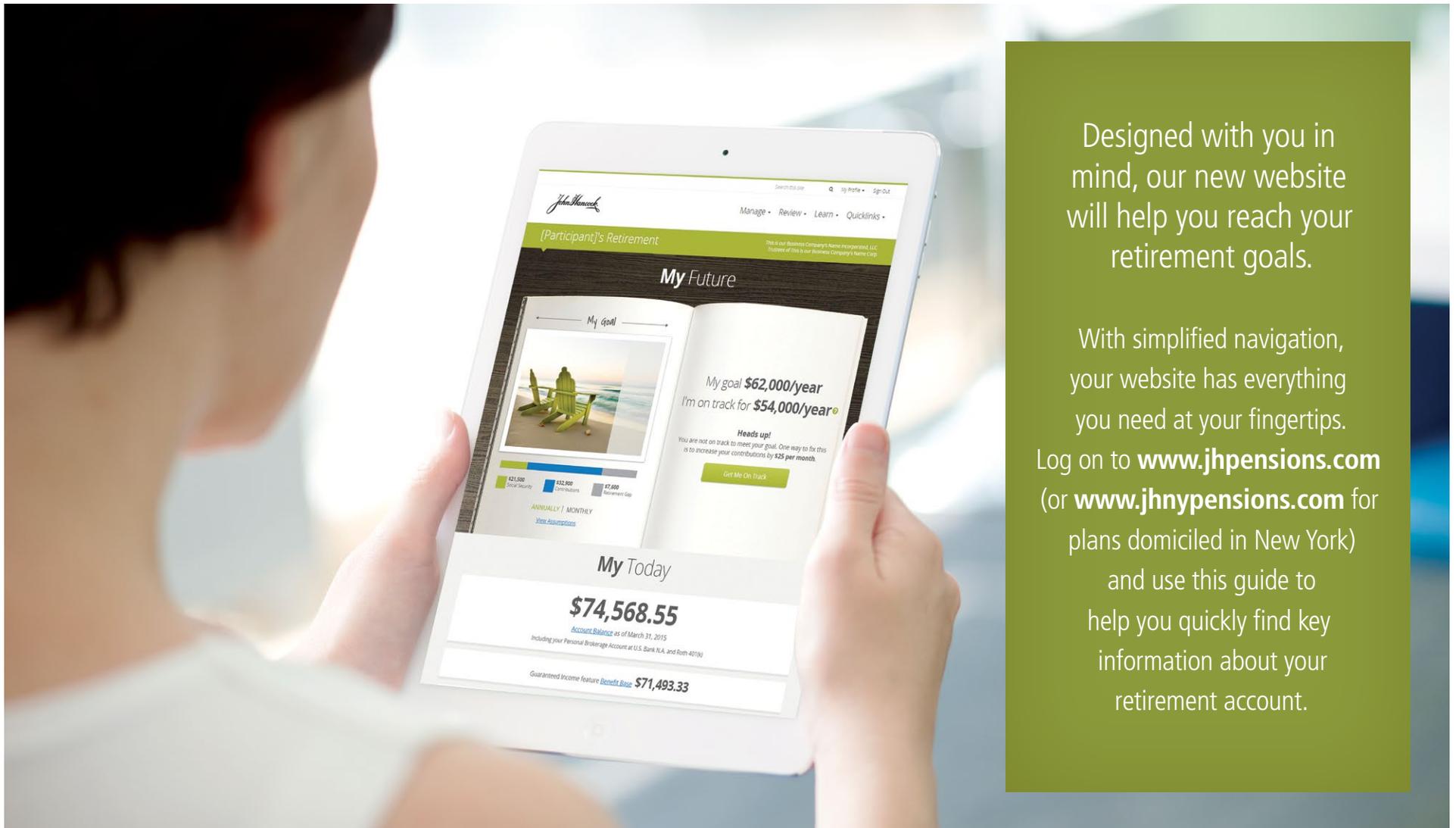


A guide to your new website



Designed with you in mind, our new website will help you reach your retirement goals.

With simplified navigation, your website has everything you need at your fingertips. Log on to www.jhptions.com (or www.jhnyptions.com for plans domiciled in New York) and use this guide to help you quickly find key information about your retirement account.

Homepage

- 1 View your current retirement goal breakdown
- 2 View your current account balance
- 3 **NEW!** View and access your loan balance details
- 4 **NEW!** View and make changes to your contribution amount
- 5 View your current rate of return and calculate a return for a custom period
- 6 **NEW!** See your current investment breakdown
- 7 **NEW!** Access two years of retirement account statements

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[Participant]'s Retirement

This is our Business Company's Name Incorporated, LLC
Trustees of This is our Business Company's Name Corp

My Future

1

My Goal

My goal **\$62,000/year**
I'm on track for **\$54,000/year**

Heads up!
You are not on track to meet your goal. One way to fix this is to increase your contributions by **\$25 per month**.

Get Me On Track

\$21,500 Social Security | \$32,900 Contributions | \$7,600 Retirement Gap

ANNUALLY | MONTHLY
[View Assumptions](#)

My Today

2

\$74,568.55
Account Balance as of March 31, 2015
Including your Personal Brokerage Account at U.S. Bank N.A. and Roth 401(k)

Guaranteed Income feature [Benefit Base](#) **\$71,493.33**

3

Loan Balance **\$12,000.00**

My Contribution Amount
5.00%
2.00% Roth
Update

My Rate of Return
5.45%
As of December 31, 2014
Calculate Custom Period

My Investments
35% DFA US Targeted Value Fund
25% U.S. Equity Fund
25% PIMCO Total Return
More
All Options

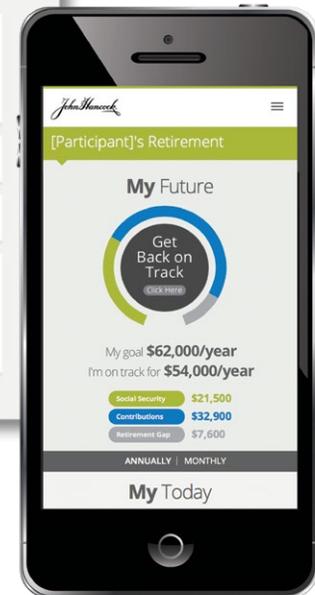
My Statements
View and download the latest
[Sign up for e-delivery](#)
View

4

5

6

7



Alternate View
"Homepage" Mobile Only

My Future

- 1 My goal
- 2 How am I tracking towards my goal?
- 3 **NEW!** Upload your own photo to personalize your retirement goal.
- 4 **NEW!** See your current contribution, your suggested contribution and the contribution needed to close your retirement gap.
- 5 Update your goal detail
- 6 See your selected investment strategy
- 7 See your retirement income annually or monthly
- 8 Calculate the impact contribution changes can have on your goal

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My Future

About Me > My Other Half > Savings > Profile > Risk Tolerance > My Future > Take Action

1 My Goal

2 My goal is **\$62,000/year**
I'm on track for **\$54,000/year**

Heads up!
You are not on track to meet your goal.

4 Currently you're contributing **\$100/10% per month**. One way to fix this is to increase your contributions to **\$150/11% per month** if you want to close your retirement gap. That's **\$50 extra per month**.

3 Personalize My Future

5 Change my retirement age/goal

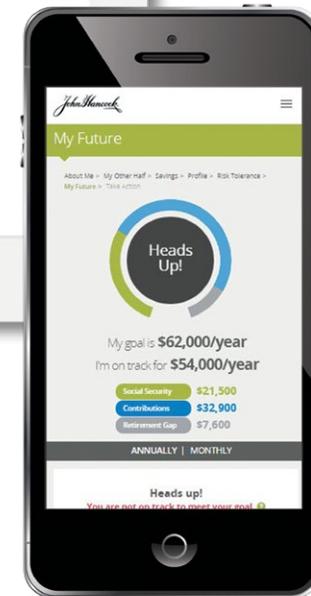
6 Retirement Profile: \$17,500
Retirement Age: 67 | Spousal Retirement Age: 65
Your Investment Strategy: Aggressive

7 ANNUALLY | MONTHLY

8 What if I changed my contributions?

Monthly Contribution: \$ 200 | 15%
Show Me

Previous | Continue



Alternate View
"My Future" Mobile Only

My Contributions

- 1 See the contribution limits for your plan
- 2 View the date of your last contribution change
- 3 Increase/decrease your contribution amount
- 4 Sign-up/manage your automatic annual contribution increase
- 5 Increase/decrease your ROTH contribution amount

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My Contributions

How much you save today has a big impact on your retirement.
Consider saving as much as you can.

- 1 Your contribution amount cannot exceed your plan limits (15% or \$18,000). Please check with your plan administrator for more information about provisions specific to your plan or to find out how much you are contributing. Your plan allows you to change your contribution rate at any time. Changes will take effect as soon as administratively possible after your request is processed.

2 My Before-Tax Contributions

4% requested on May 1, 2015 3:45pm

Current **3.00%** (Per Pay Period) → Change it to **4.00%** (Per Pay Period) **3**

Don't know how much to contribute? Use our [Contribution Calculator](#).
Last updated: May 1, 2015 3:45pm

4 Accelerate My Savings Automatically

Take the hassle out of managing your retirement savings with our Contribution Increase Service. It automatically increases your before-tax contributions each year.
Your annual contribution increase effective on January 1, 2016 is waiting for approval.

This service is: On Off

I want to increase my contribution

 By: **2.00%** (1% will be used unless you specify otherwise)
On: Month Day
To a Max of: **8.00%** (15% will be used unless you specify otherwise)

My contribution rate will be 6% after the next increase.
Last updated: May 1, 2015 3:45pm

My Roth Contributions

Current **3.00%** (Per Pay Period) → Change it to **4.00%** (Per Pay Period) **5**

Don't know how much to contribute? Use our [Roth Calculator](#).
Last updated: May 1, 2015 3:45pm

Continue

Account Snapshot

- 1 View your current account balance
- 2 **NEW!** View account balance by Employee/Employer contributions
- 3 View your current contributions and information about your automatic annual contribution increase
- 4 **NEW!** See your loan balance and details
- 5 See your withdrawal request details
- 6 **NEW!** See your investment breakdown by account value, units and ongoing contributions

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My Account Snapshot as of [date]

My Account

\$74,568.55

Mine: **\$48,221.67** (Roth started in 2013) My Employer's: **\$25,346.88**

Personal Brokerage Account: **\$1,000.00**

Guaranteed Income Feature **Benefit Base: \$71,491.33**

My Contributions

Before-tax: **5.00%** Roth: **2.00%**

My **Annual Contribution Increase** service: **On**

Next increase: November 30, 2015

Loan(s)

Outstanding **Loans: \$12,000.00**

Online Loan Status: Requested on February 15, 2015.

Your request has been received and is in progress.

Withdrawal

Online Withdrawal Status: **Approved**

Requested on February 15, 2015

Your request has been received and is in progress.

Investments

ACCOUNT VALUE	UNITS		CONTRIBUTIONS	
	Balance (\$)	Percentage (%)		
Aggressive Growth				
Legg Mason ClearBr Agg Growth				
Employee Deferrals	15,200.20	23.00		
Employee Roth	5,000.00	2.00		
Employer Match	14,121.44	22.00		
Sub-total	34,321.64	47.00		
Growth				
Davis New York Venture				
Employee Deferrals	21,021.47	30.00		
Employee Roth	7,900.00	5.00		
Employer Match	11,225.44	15.00		
Sub-total	39,246.91	50.00		
Income				
PIMCO Total Return				
Employee Deferrals	600.00	2.00		
Employer Match	400.00	1.00		
Sub-total	1,000.00	3.00		
Total	74,568.55	100.00		

ACCOUNT VALUE	UNITS		CONTRIBUTIONS	
	Number of Units	Unit Value	Balance (\$)	
Aggressive Growth				
Legg Mason ClearBr Agg Growth				
	88,235	102,000	9,000.00	
Growth				
Davis New York Venture				
	632,500	46,630	30,000.00	
Income				
PIMCO Total Return				
	461,575	25,488	11,000.00	
Total			50,000.000	

ACCOUNT VALUE	UNITS		CONTRIBUTIONS	
	Mine (%)	My Employer's (%)		
Aggressive Growth				
Legg Mason ClearBr Agg Growth				
	18.00		18.00	
Growth				
Davis New York Venture				
	60.00		60.00	
Income				
PIMCO Total Return				
	22.00		22.00	
Total	100.00		100.00	



Not all services may be available to your plan.

John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York are collectively referred to as "John Hancock".

Group annuity contracts and recordkeeping agreements that are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY. Product features and availability may differ by state. The Investment Management Services Division of John Hancock provides investment information relating to the group annuity contract.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT INSURED BY ANY GOVERNMENT AGENCY

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