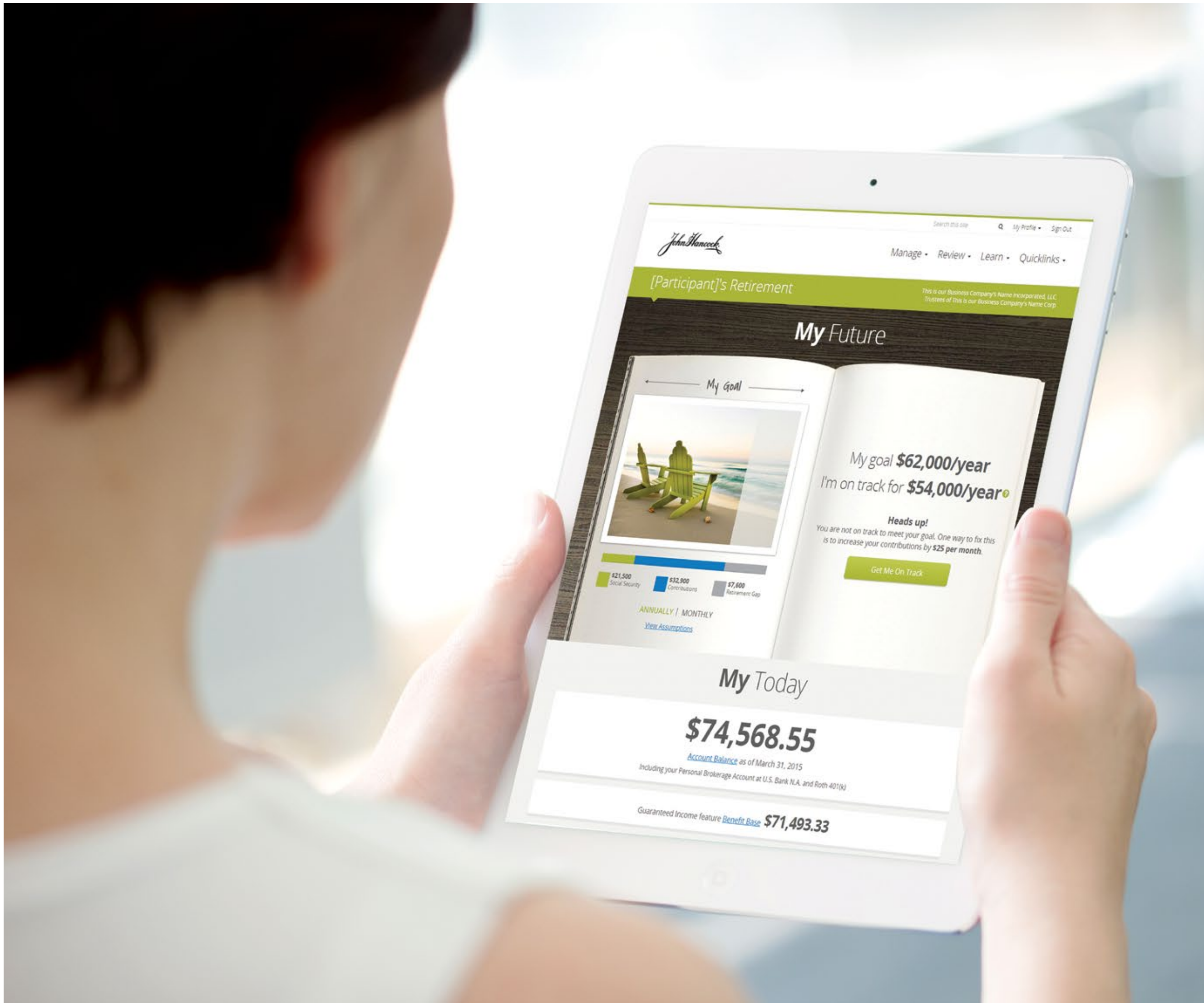
John Hancock
RETIREMENT PLAN SERVICES

A guide to your new website

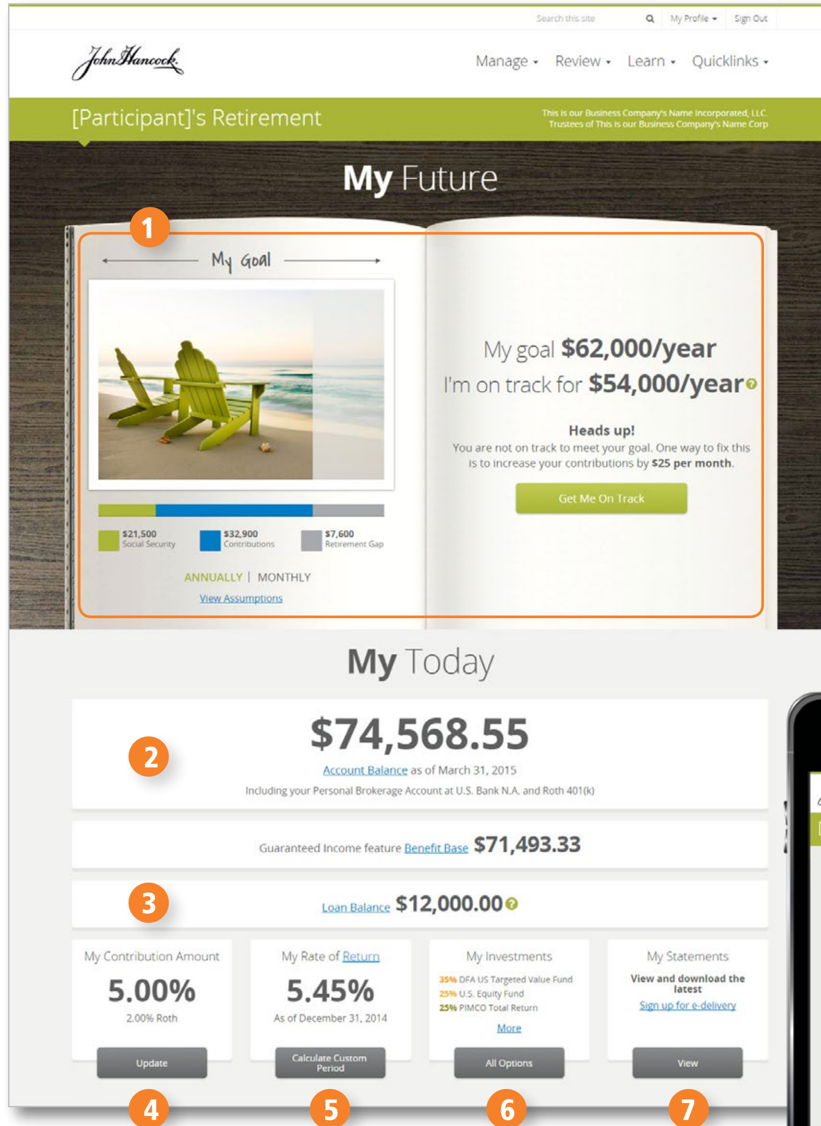


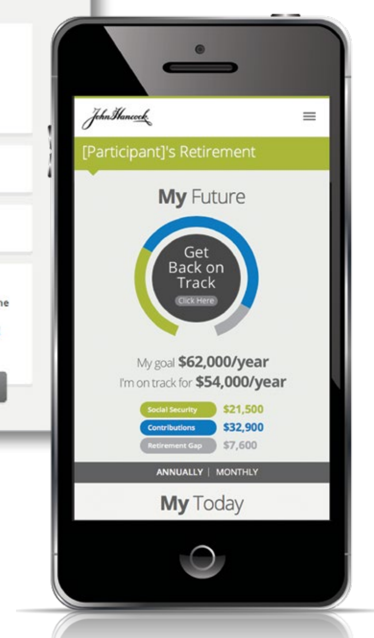
Designed with you in mind, our new website will help you reach your retirement goals.

With simplified navigation, your website has everything you need at your fingertips. Log on to **www.jhpensions.com** (or **www.jhnypensions.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

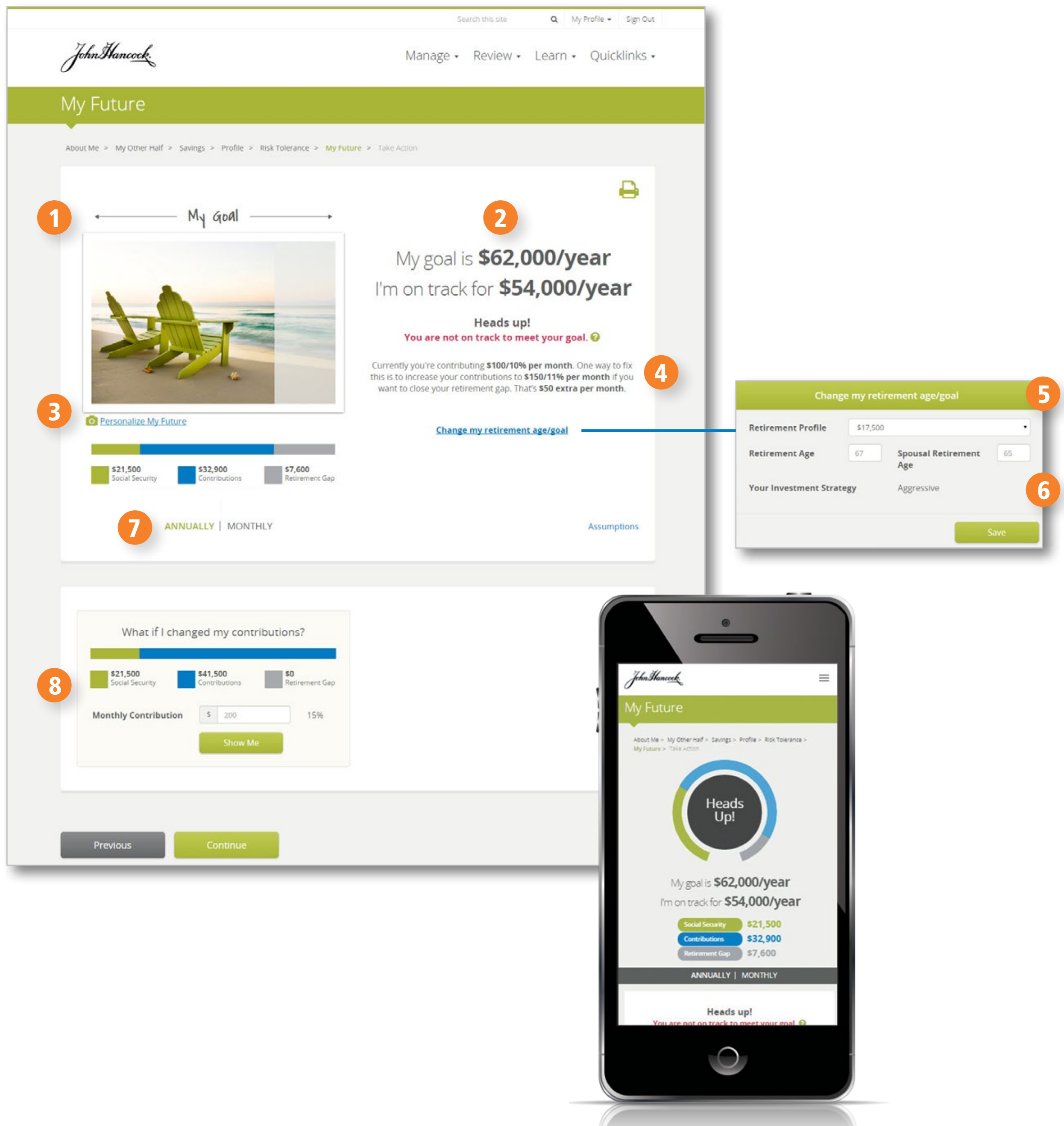




Alternate View
“Homepage” Mobile Only

My Future

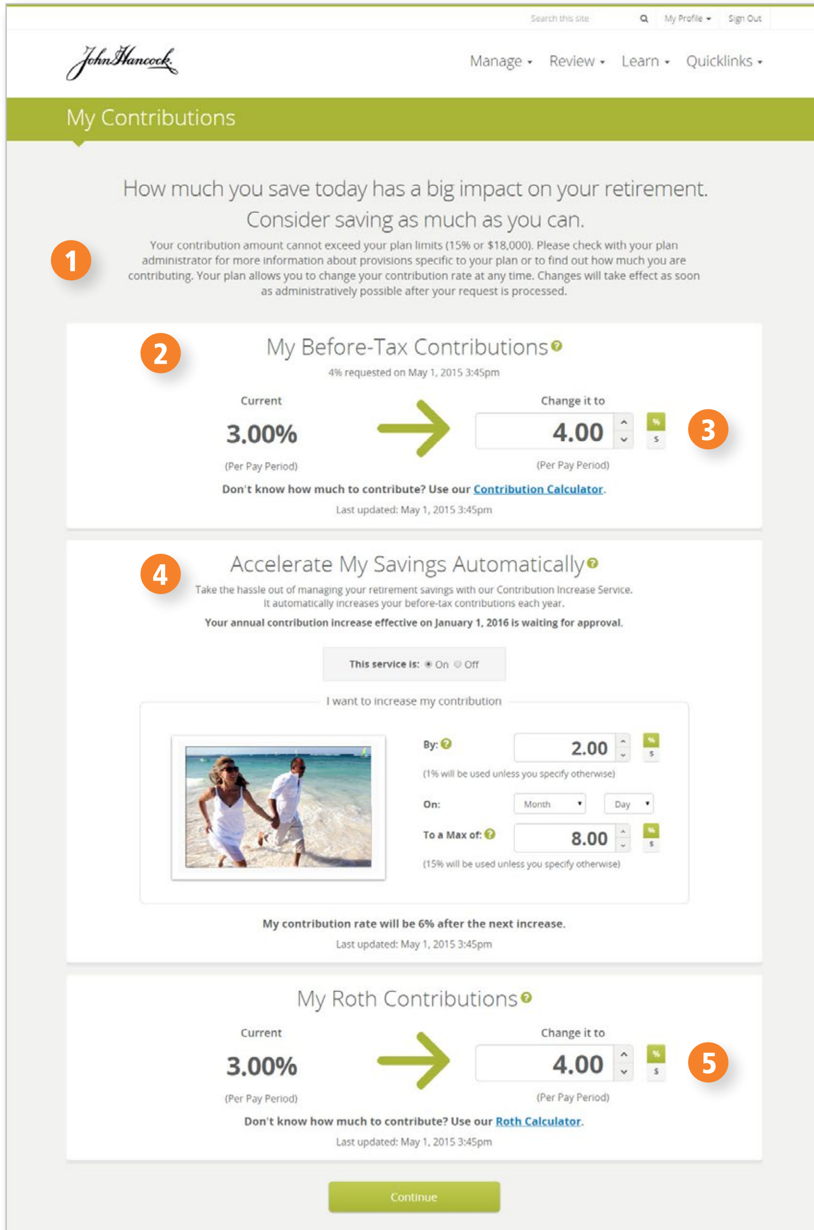
1. My goal
2. How am I tracking towards my goal?
3. NEW! Upload your own photo to personalize your retirement goal.
4. NEW! See your current contribution, your suggested contribution and the contribution needed to close your retirement gap.
5. Update your goal detail
6. See your selected investment strategy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



Alternate View
"My Future" Mobile Only

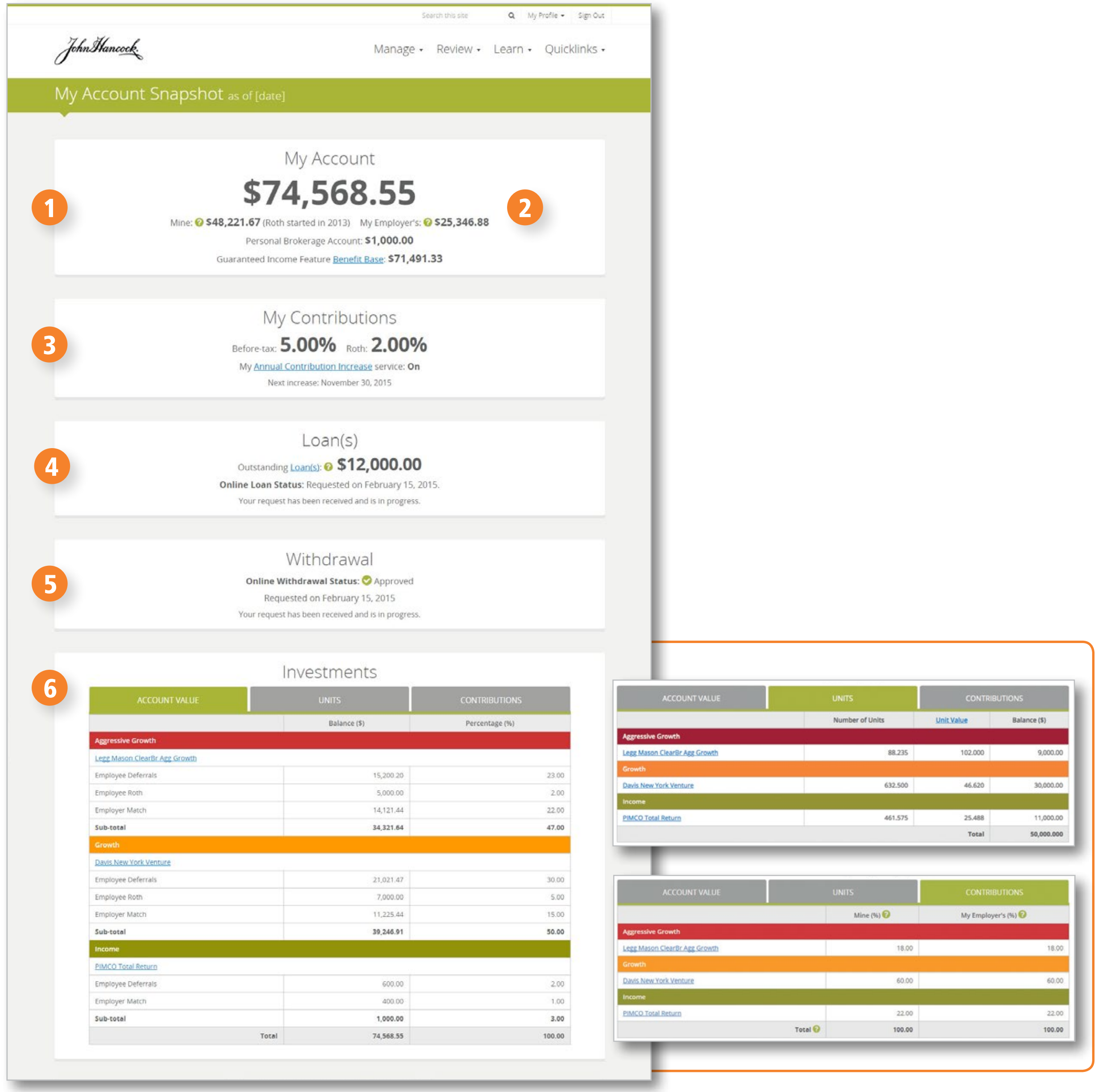
My Contributions

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



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



Investment Options

1. See detailed information about your investment options
2. View and compare the performance of your investment options/indexes
3. See a list of redemption fees if applicable to your investment options

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.

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