



RETIREMENT PLAN  
SERVICES

This kit is current as of: Thursday, February 1, 2018

This kit expires on: Saturday, March 3, 2018

# Welcome from John Hancock

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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.

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## 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.
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## 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***





# Enjoy Getting There



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

**Enrollment Guide**

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

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

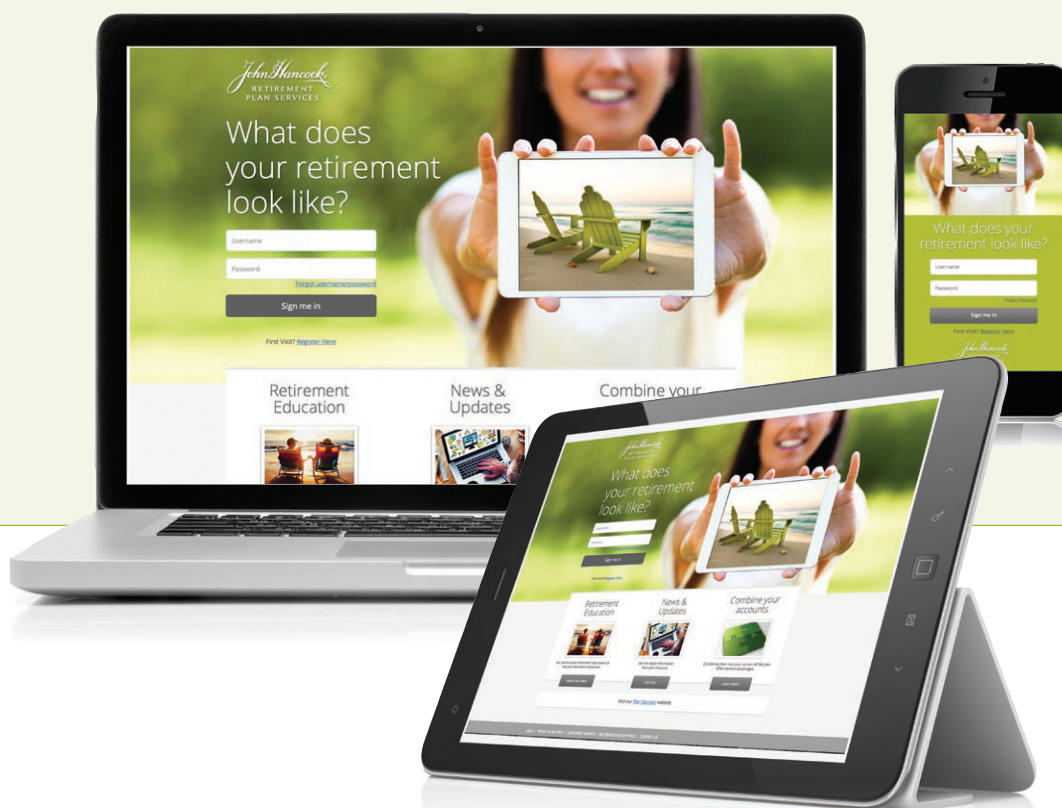
## Welcome to John Hancock.

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.jhpensions.com](http://www.jhpensions.com) (or for plans domiciled in New York [www.jhny pensions.com](http://www.jhny pensions.com)) and **enroll today!**







# About your **plan**

COMPANY NAME **FOUNDATION TITLE & ESCROW**

CONTRACT NUMBER **133798**

ENROLLMENT ACCESS NUMBER **408176**

## 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...

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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](http://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](http://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<sup>§</sup> **\$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<sup>∞</sup> **\$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?

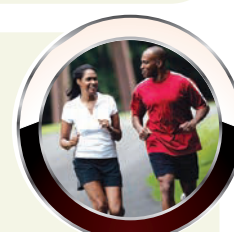
## **Profile \$45,000\*** – Sherry & Nigel Palmer

- 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<sup>†</sup> **\$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?

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

<sup>∞</sup> 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.

<sup>†</sup> 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<sup>Ω</sup> \$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<sup>≈</sup> \$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<sup>⓪</sup> \$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?

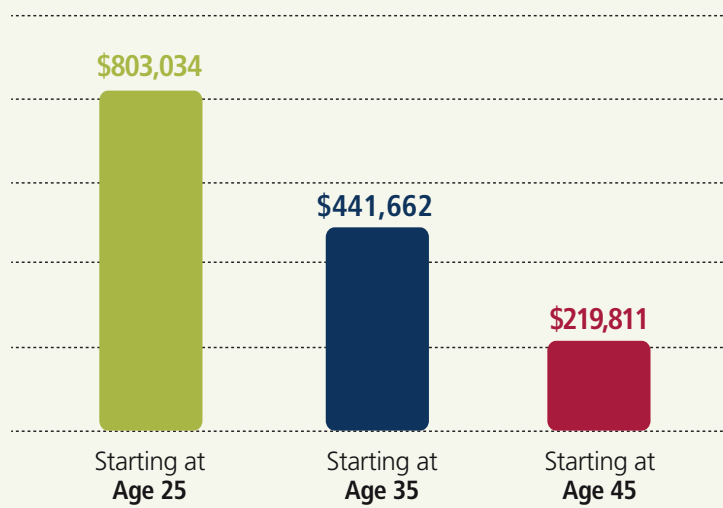
<sup>Ω</sup> Assumes a current annual income of \$62,000, existing taxable savings of \$7,000 and tax-deferred savings of \$4,000, and making a monthly contribution of \$261.

<sup>≈</sup> 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.

<sup>⓪</sup> 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.**

### Your company's retirement plan

Enjoy saving for retirement through the convenience of payroll deductions



### Personal savings

Savings accounts, investments and Individual Retirement Accounts (IRA)



### Social Security

To learn more about this benefit, go to [www.ssa.gov](http://www.ssa.gov) or call Social Security Administration at 1-800-772-1213



### Other retirement accounts

Have you had other jobs where you contributed to a retirement plan (401(k), IRA)? You may want to consider combining your accounts.



### 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
- Annual income: \$40,000

- Retirement goal: \$32,000
- Current savings: \$10,000

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

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

Formula: (Contribution x 12 months) / annual income = 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!**

On your smartphone. Or use the calculator in the back of this book.



[jhetools.com/contribution](https://jhetools.com/contribution)



## Quick Guide: Contribution amounts and potential tax savings



Annual Salary	% of Annual Salary	Pre-tax Monthly Contribution <sup>++</sup>	Approx. After-tax Monthly Contribution	Approx. Pre-tax Annual Contribution <sup>++</sup>	Approx. After-tax Annual Contribution <sup>##</sup>	Approx. Annual Federal Tax Savings
<b>\$15,000</b>	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
<b>\$20,000</b>	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
<b>\$30,000</b>	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
<b>\$40,000</b>	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
<b>\$50,000</b>	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
<b>\$60,000</b>	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
<b>\$70,000</b>	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
<b>\$80,000</b>	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.

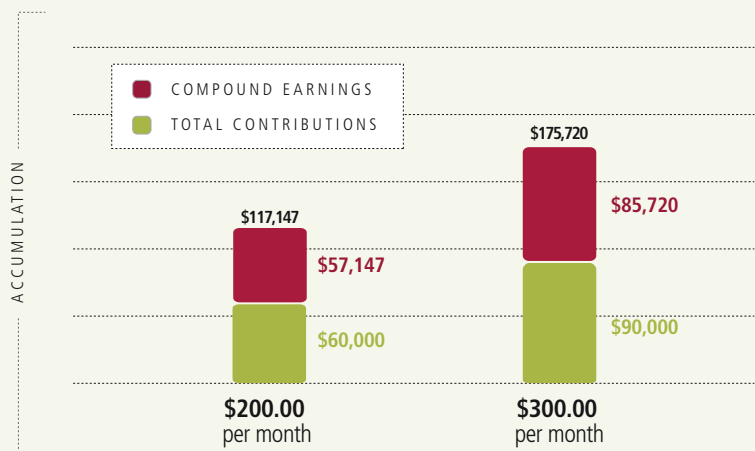
<sup>++</sup> Contribution amounts may include employee and employer contributions made to your company's qualified retirement plan, as well as deposits to other tax-sheltered and non-tax-sheltered accounts. Contributions to tax-sheltered accounts may not exceed plan or regulatory limits.

<sup>##</sup> 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](https://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

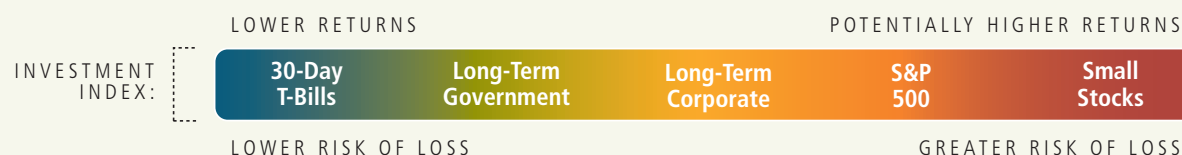
## The relationship between risk and return

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.

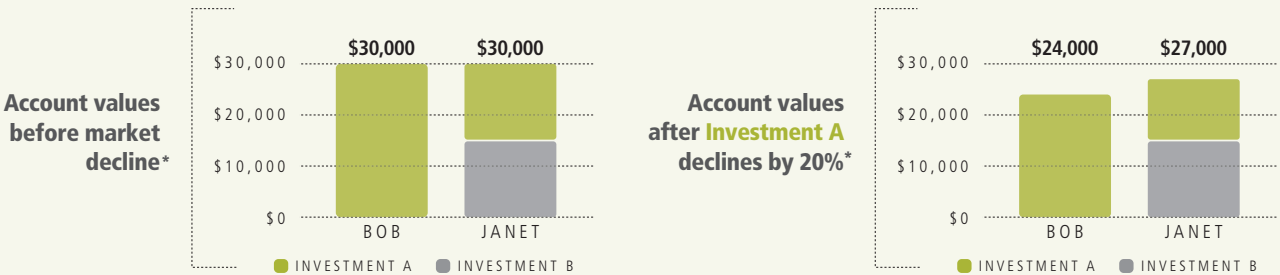


## Using diversification to manage risk\*

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.



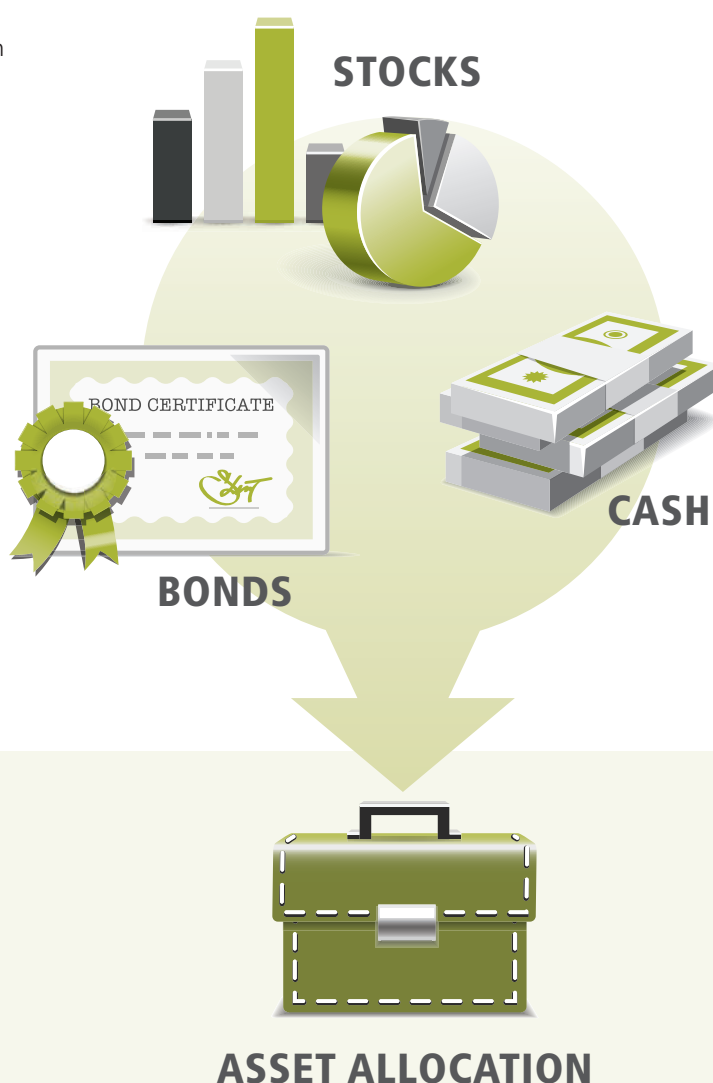


# Asset allocation overview

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

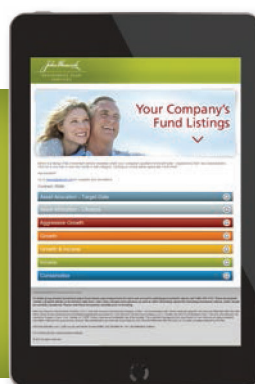
Asset mix is managed personally by you

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/C133798E408176](http://www.jhefund.com/C133798E408176) 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.

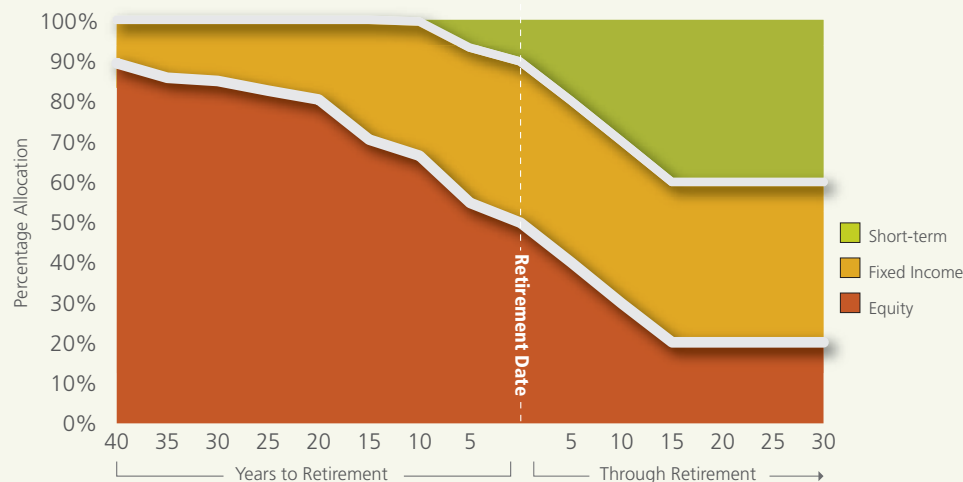
Neither asset allocation nor diversification ensures a profit or protection against a loss. Note that an asset allocation fund may not be appropriate for all participants, particularly those interested in directing investment options on their own.



# 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](http://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

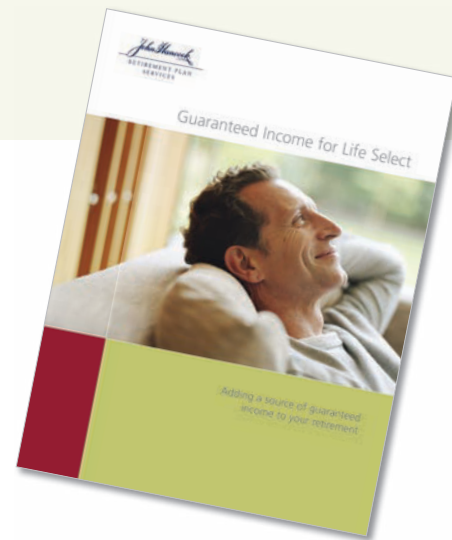
## Build Your Own Portfolio

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.

## Guaranteed Income for Life Select is a feature of your plan.

To learn more about the benefits of this feature, speak to your plan administrator to obtain a copy of the brochure. Carefully review this brochure which describes the terms, benefits, conditions and restrictions applicable to this feature before electing this option.



## 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.

Although the Guaranteed Income for Life Select feature provides a guaranteed income base as well as guaranteed minimum withdrawal benefits, the investment options available under the feature are variable investments and may lose value. Guarantees of withdrawals provided under the feature are supported by the issuer's general account and are subject to the claims paying ability of the issuer, which does not relate to the investment performance or safety of the investment options to which the feature applies. Before the Lifetime Income Date, withdrawals (including loans and transfers out of this feature) will reduce the benefit base in the same proportion that the withdrawals reduces the market value of investments in this feature, or by the amount of the withdrawal, if greater. However, after the Lifetime Income Date, this reduction will only apply when withdrawals during any year beginning after such date (or anniversary thereof) exceeds the Lifetime Income Amount. The guarantees provided are contingent on the Plan trustee's election to continue maintaining its Group Annuity Contract with John Hancock or the election of a participant to rollover his or her benefits to a recipient rollover vehicle available from John Hancock upon a termination event.

**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.**



## 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:

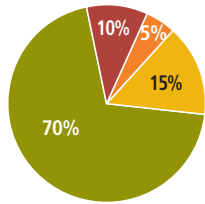
Note the year you took this quiz:

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.jhpensions.com](http://www.jhpensions.com).

\* 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.



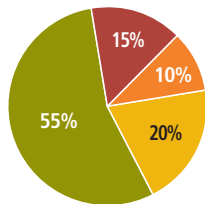
# Now match the total of the Risk Quiz to a risk strategy:



## 6 – 10 points: **Conservative**

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

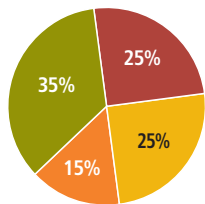
- Slow and steady is the best way to describe my approach to investing. I'm most comfortable contributing to my retirement plan on a regular basis and not taking much risk.
- I don't normally play the stock market but I realize it's important to diversify my portfolio to meet my retirement goals.



## 11 – 15 points: **Moderate**

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

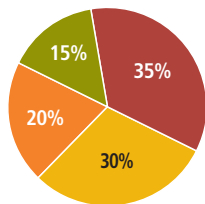
- I'm comfortable knowing that my money is protected from extreme market fluctuations. I'm comfortable investing in some stocks, but I don't want to worry that my retirement savings are losing money.
- I want to increase my retirement savings but provide some protection for what I have.



## 16 – 20 points: **Balanced**

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

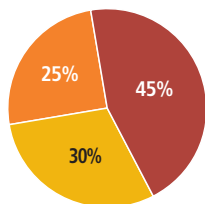
- I understand investing and am willing to take some risk to help my money grow, although I want a balance between building and protecting my money.
- Middle of the road – that's me. I want a diversified and balanced approach.



## 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.jhpensions.com](http://www.jhpensions.com)  
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 7:30 P.M. EST.



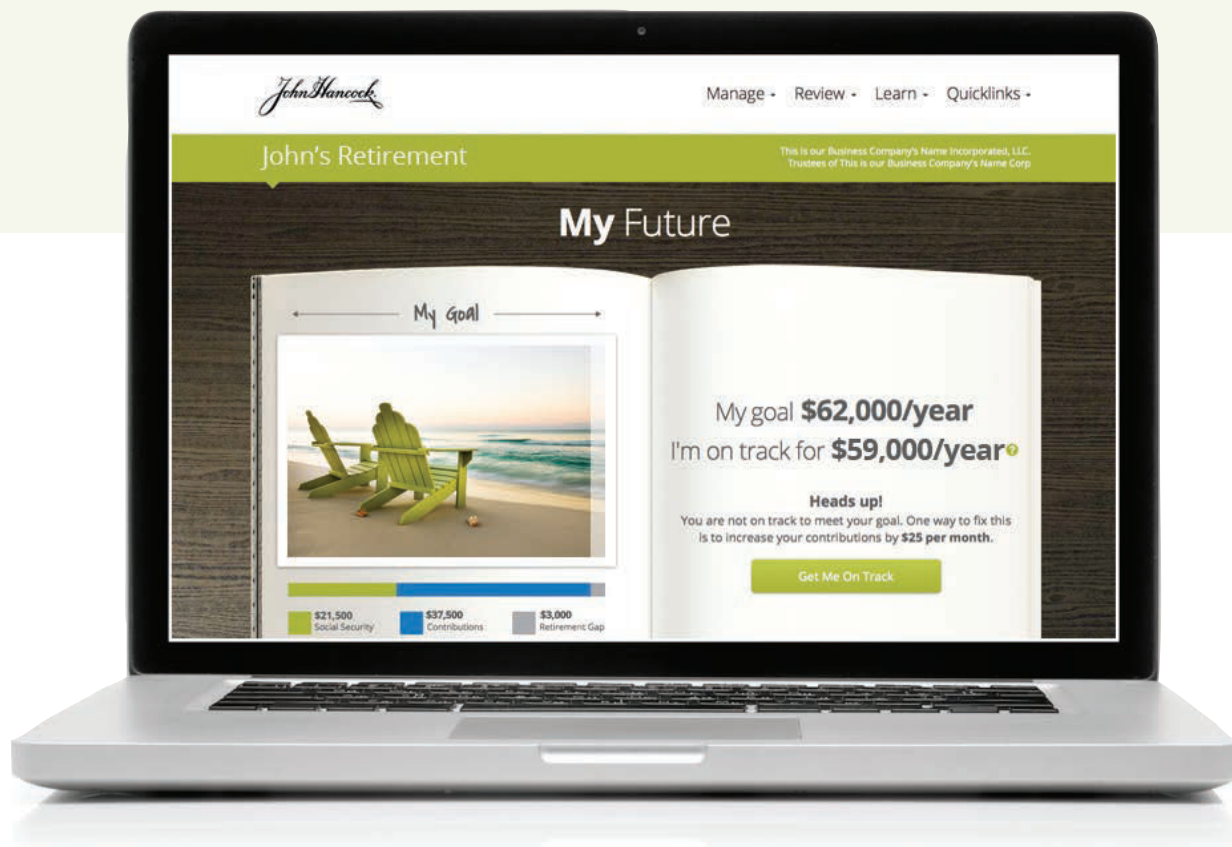


# Our website has a lot to offer...

## 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.

# Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. There are approximately 20 lines visible. The paper has a slight shadow on the right side, suggesting it is resting on a surface. The top and bottom edges of the paper are slightly irregular, giving it a realistic appearance.

# Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

# Notes

This image shows a full page of white paper with horizontal grey ruling lines. The lines are evenly spaced and run across the width of the page. There are approximately 20 lines visible. The paper has a slight shadow on the right side, suggesting it's part of a bound notebook or folder.



RETIREMENT PLAN  
SERVICES

## Contribution Calculator

Click the **button** to use the calculator



### About you

Date of Birth  
Jan. 1 1980

State of Residence  
Connecticut

Current Annual Income  
\$50,000

Payroll Frequency  
Twice a month

Current Retirement Savings  
\$10,000

\$ **\$62,000** \$\$\$  
Annual Retirement Income Goal

What you'll need at retirement:  
**\$612,976**

To get there, you'll need to contribute:  
**\$243 /paycheck**

I want to contribute **12%** /paycheck  
on a before-tax basis to my qualified retirement account.

These contributions would save **\$1,168** /year in taxes, and lower your take-home pay by **\$195** /paycheck

Note: internet access is required



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NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED

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