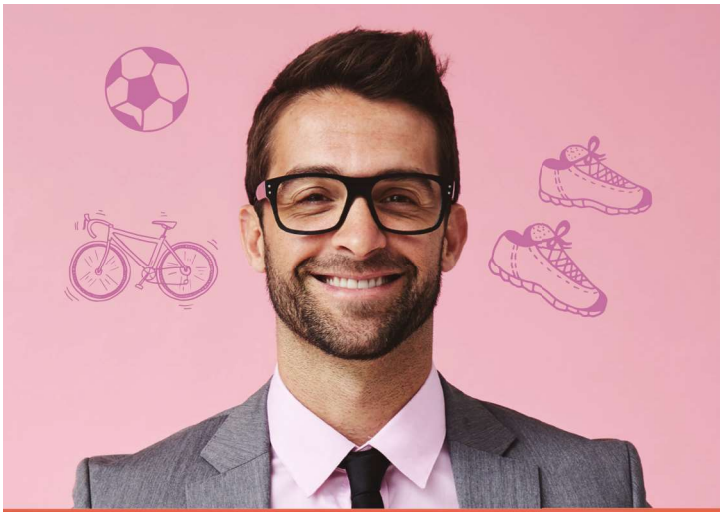


John Hancock®

It all
starts
with
enroll*ment*



Hi

Congratulations!
You are now eligible to participate in your company's retirement savings plan.

Your employer has partnered with John Hancock to provide you with this valuable benefit.

Now that you're eligible, it's easy to get started. Simply register your account and enroll.

Take advantage of:

- Automatic payroll deductions
- Pre-tax contributions
- Roth contributions
- Catch-up contributions (50 and over)
- Compound earnings
- Potential for reduced taxes
- And more...



Register

Go to **myplan.johnhancock.com**, scan the code, or download **John Hancock's retirement app**.



Enroll

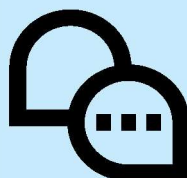
After you register, you'll be prompted to enroll into the plan.

Contract Number:

155033

Enrollment Access Number:

014872



Need Help?

More information about plan features, investment options, contribution limits, calculators and more, can all be found online.

Call us anytime at **1-855-JHENROLL (543-6765)**.

Take control of your financial future today!



Connect

to see your retirement savings in one place*



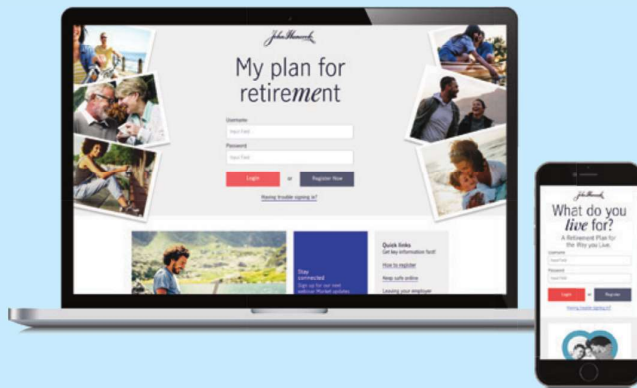
Analyze

your cashflow spending patterns
and debts to effectively manage your
budget



Create

action plans and strategies to
achieve your goals for today and
tomorrow



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Start to *explore.*

myplan.johnhancock.com

You now have access to powerful
tools and resources to help you get
financially fit

Link your accounts to see the big
picture

Take the Financial Wellness
Assessment

Set a retirement goal and track your
progress

Manage your investments

See your account balance, personal
rate of return and your latest
statement

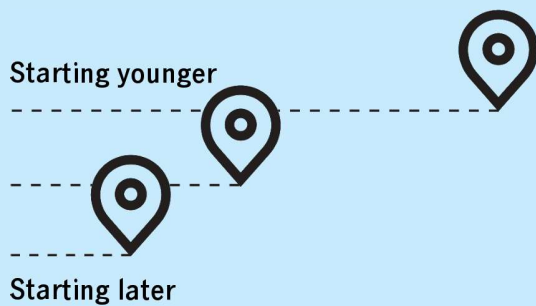
Learn how to manage your finances
for today and tomorrow

Update or change
your beneficiary information

*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.

Don't delay - join now!

It's never too early (or too late)
to start saving for your future.



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