

How to join your company's retirement plan



Why join?

Your company's retirement plan is a powerful savings tool that might be a significant part of helping you prepare for retirement. By getting started today, you're taking control of your financial future. When you enroll, you may be able to take advantage of some attractive benefits, such as:

- Tax deferred earnings
- The power of compound earnings
- Ease of automatic payroll deductions

This plan has been set up by your employer and is being offered to you as a benefit.



Before you begin

To get started, you'll need the following information:

Your Contract Number:

Your Enrollment Access Number:

Check out our website

Register today at **jhpensions.com** (or **jhnypensions.com** for plans domiciled in New York) to access tools and resources that can help make saving for retirement simple, straightforward and enjoyable.



Getting started is easy!

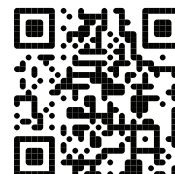
At John Hancock, we have the options for you to enroll anywhere, anytime.



Online

On any device go to jhgoenroll.com or scan the QR code

Select our Express path and enroll in seconds. It's really that simple. Or, choose the Guided path which will take you through each step at your own pace.



Phone

Call us at 1-855-JHENROLL (543-6765)

Speak with an enrollment specialist who can help you enroll over the phone. They can answer any questions you may have about joining the plan including helping you to determine if consolidating other retirement account is right for you*. Enrollment specialists are available from 8:30 A.M. to 7 P.M. EST Monday through Friday.



Form

Complete an Enrollment Form

Ask your plan administrator for a copy of our enrollment materials, including an enrollment form. After reading and reviewing this information, carefully fill in all the required information. Remember to sign and date the form and provide all completed pages to your plan administrator.

Don't delay – join now!

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

*Available for plans utilizing John Hancock's Consolidation Services; rollovers are subject to the provisions of a company's plan.



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 mutual 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.

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