



Welcome to John Hancock

Your new retirement plan provider

Your employer is changing the service provider for its qualified retirement plan to John Hancock.

As part of this transfer, the enclosed package – provided by your employer – outlines important details about the transition process. Included in the package are blackout dates, your new plan's retirement features and investment options.

Your retirement years are an important part of your life. And your retirement plan is a significant part of preparing for your future.

As such, please review the information carefully.

Questions about this package?

Contact your plan administrator

Important things to consider:

- Review the enclosed package, especially the key transition dates.
- If you wish to make changes to your account BEFORE the blackout period begins or your first contribution is received at John Hancock, log onto our website.
- Review "Making changes to your investments at John Hancock" section of the notice for more details, including contract number and enrollment access number, if required.
- You will not be able to make changes to your account at the previous provider during the blackout period.

IT ALL STARTS BY REGISTERING ON OUR WEBSITE

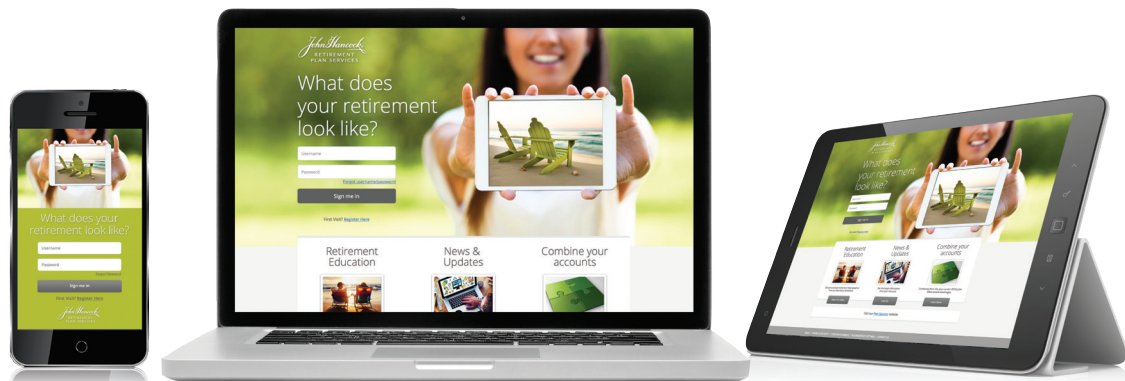
Go to jhpensions.com (jhnypensions.com for plans domiciled in New York)
to take control of your retirement today!

Questions about your account at John Hancock?

Speak with a representative at 1-800-395-1113.

Questions about our enrollment process?

Speak to our enrollment specialist at
1-855-JHENROLL (543-6765).





NEXT STEPS...

- 1 Review the enclosed information
- 2 Determine what actions you may need to take
- 3 At John Hancock's website, you'll be able to:
 - Set a goal and track your progress
 - Review fee and investment information
 - Securely manage your account balance and investment options
 - Access your quarterly statements, interactive retirement goal setting, planning and tracking tools, and much more.

Re-cap of the benefits of being part of your company's retirement plan:

Your pre-tax contribution may reduce your current taxable income, saving you money now

Your savings may grow over time due to the power of compound earnings, helping you prepare for retirement

You may have the option to consolidate other retirement accounts into your new plan with John Hancock*

You can take your savings with you if you change jobs

It can help meet your retirement financial goal



*Available for plans utilizing John Hancock's Consolidation Services, rollovers are subject to the provisions of your company's plan. If you want to learn more about this option and if it's right for you, call 1-877-525-7655 to speak with a consolidation specialist.

There is no guarantee that any investment strategy will achieve its objectives.

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