This kit is current as of: Monday, January 19, 2015
This kit expires on: Wednesday, February 18, 2015

Welcome
from John Hancock

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.

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.

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*

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John Hancock
RETIREMENT PLAN SERVICES

Enjoy Getting There

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

Enrollment Guide

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.

What to expect

The following pages will walk you through our simple 1, 2, 3 Go! steps to help you enroll in your qualified retirement plan and customize it to your needs.

Step 1: How much do I need in retirement?

Step 2: How much do I need to contribute today?

Step 3: How should I invest my retirement savings?

You can track your answers on the back page.

Enroll in minutes online. Quickly and easily:

- walk through the basics of investing
- get details specific to your plan
- use real-time calculators and tools
- fill out your enrollment details

Go to **www.jhgoenroll.com** and use your contract number and enrollment access number on the next page to get started today.

Need Help? Want to enroll on the phone? Call us at **1-855-JHENROLL (1-855-543-6765)**

Talk to one of our enrollment representatives after reviewing the information in this book and the Investment Comparative Chart. They can also answer questions you may have around the process of joining your company’s plan, moving your other retirement accounts into you new plan and much more. We are available from 9 A.M. to 6 P.M. (EST), Monday to Friday.

WorkSmart SYSTEMS
Helping business work smarter.

About your **plan**

COMPANY NAME **WORKSMART SYSTEMS, INC.**
CONTRACT NUMBER **23540**
ENROLLMENT ACCESS NUMBER **109497**

About John Hancock

With more than 150 years of leadership and experience helping millions of Americans prepare for their financial futures, John Hancock can help you reach your retirement goals. As you travel down the road to retirement, John Hancock will be with you every step of the way with tips, tools, information and insights to help you stay the course.

Follow our easy steps and you're on your way to building a retirement plan. Let's begin…

A plan for **retirement**

What is a qualified retirement plan?

A qualified retirement plan is a popular savings tool that millions of Americans use to help prepare for retirement.

An example of this is a 401(k) plan. Employees in this type of plan make pre-tax contributions to their retirement plan accounts through automatic deductions from their paychecks. Over time, savings may grow, helping you prepare for retirement. Your qualified retirement plan can provide you with a number of savings advantages, such as the potential for reduced taxes, the ability to take advantage of compound earnings and more.

And why is it important?

This plan has been set up by your employer.

By participating in your company's retirement plan, you'll be able to take greater control of your financial future. You'll also be able to take advantage of some attractive benefits the plan offers, including:

The potential to pay less in taxes

The more you contribute to your plan*, the larger your retirement savings (and tax savings) may be.

- Each 401(k) dollar you contribute to your retirement plan is taken from your paycheck before taxes are applied. This may lower your taxable income. It might even put you in a lower tax bracket.
- The earnings on contributions to your plan grow tax-deferred until withdrawn. And since you may be in a lower tax bracket in retirement, you might pay less tax when the money is withdrawn~ than if you were taxed today.

*Tax limits and plan limits apply.

~Withdrawals of taxable amounts will be subject to ordinary income tax (state and local taxes may apply) and, if taken prior to age 59½, a 10% IRS tax penalty may apply.

1 2 3

Step **1**

How much do I need in retirement?

Everyone hopes for a happy retirement, free from worries about money. But a financially secure future doesn't just happen by itself. A successful retirement requires a bit of foresight and some planning. The good news is that there are some things you can do right now to help put you on the path toward your retirement dreams.

The first step in our 1, 2, 3 Go process is to help you figure out how much income you'll need once you retire.

The six retirement profiles on the following pages can help you get an idea of the level of income you might need in your retirement. Each profile shows a different retirement lifestyle, along with the estimated retirement income you might need to pay for that lifestyle each year in retirement. It is like creating a yearly budget for what your life will look like in retirement and the amount for each profile is the annual salary that you are paying yourself. Think about the fixed expenses you might have, like rent, car payments, phone bills etc and the other expenses like dinners out, vacations and new clothes.

You can use these profiles to help you get an idea of what you would like your life to be like in retirement.

* 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 2014 Social Security Benefits estimates as per the Quick Calculator at 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 4.2% and single individuals starting at age 30 with an average rate of return of 4.7%. The rate of return has been adjusted for an inflation rate of 2.4% 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§ **$3,500**
Income from Social Security benefits **$14,000**
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∞ **$11,500**
Income from Social Security benefits **$20,500**
Total annual household income in retirement $32,000

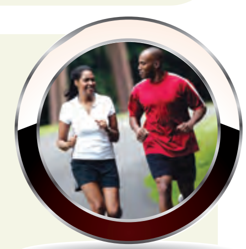
Is this you?

- 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† **$21,000**
Income from Social Security benefits **$24,000**
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?

§ Assumes a current combined annual income of $17,500, existing tax-deferred savings of $10,000 and making a combined monthly contribution of $77.
∞ 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 $278.
† 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 $579.

jhprofilevideos.com

1 2 3

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[Ω] **$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[≈] **$53,000**
Income from Social Security benefits **$37,000**
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[ø] **$74,000**
Income from Social Security benefits **$46,000**
Total annual household income in retirement $120,000

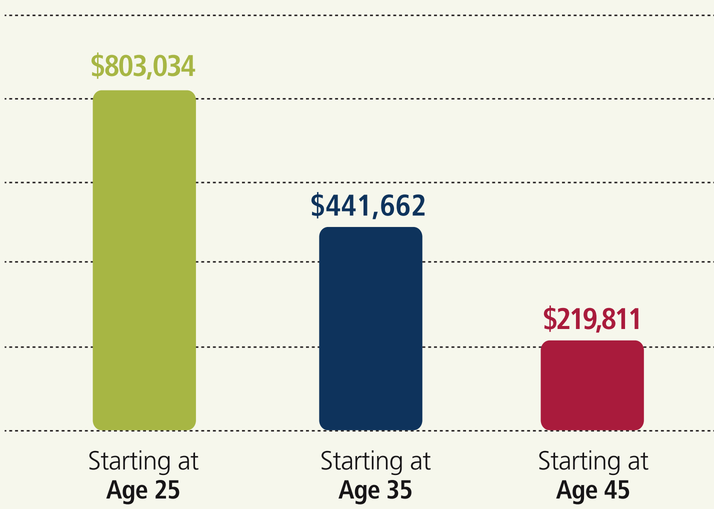
Is this you?

- 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?

[Ω] 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 $260.
[≈] 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 $1,625.
[ø] 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 $2,325.

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 I 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 in our 1, 2, 3 Go process helps you figure out how much of your current salary you should contribute to your retirement plan on a monthly basis.

To start with, let's review the different options available to you to start saving for your retirement.

Sources of retirement income

1. Your company's retirement plan

Most plans have a range of options for you to choose from to customize your retirement plan to your needs. You are always in control of your account.

Options available to you may include:

- When and if to join the plan
- How much you want to contribute (within the plan's and IRS limit)
- How to invest your contributions
- Automatically increasing your contributions to help you reach your retirement goals
- If you want to combine other retirement accounts into your new plan with John Hancock
- And so much more

Plus! If you ever leave your current job, you may be able to leave your money in your plan, take it with you or roll it over to your new employer's retirement plan.+

+ Refer to your Summary Plan Document for details.

Want to know what your personal Social Security benefits might look like?

Call the Social Security Administration at 1-800-772-1213, or go online at **www.ssa.gov**. Don't forget to check your annual Social Security statement.

2. Social Security

Social Security is a social insurance program (funded through payroll taxes) that provides financial support to America's retirees. The accompanying chart shows what three people with varying salaries might receive from Social Security each month after they retire.

Although many of today's workers expect to receive Social Security benefits in retirement, it's important to note that:

- The money you're currently contributing to Social Security (through your payroll taxes) is supporting today's retirees – not tomorrow's.*
- When you retire, there will be fewer workers to support your Social Security benefits.*
- Only about 40% of your pre-retirement income will be replaced by Social Security. And the percentage available is subject to a maximum amount of approximately $31,704 if you retire at age 67.*

Estimated monthly retirement benefits from Social Security+

		Your current annual income		
		$18,000	$30,000	$48,000
Your current age		Your estimated benefits		
25	Monthly	$953	$1,273	$1,753
	Annually	$11,436	$15,276	$21,036
38	Monthly	$940	$1,251	$1,719
	Annually	$11,280	$15,012	$20,628
55	Monthly	$866	$1,128	$1,521
	Annually	$10,392	$13,536	$18,252

* Source: Social Security Administration, 2014.

+ Assumes you retire at the age when you can begin receiving full Social Security benefits (ranges from 66 to 67, depending on your current age), that you work your entire adult life and assumes no increase in future earnings. Social Security provides about 40% of the income needed for retirement for most Americans. There is a cap on Social Security benefits available, subject to a maximum of about $31,704. All figures are expressed in today's dollars. Source: Social Security Administration, 2014.

3. Personal savings

Are you someone who has been putting away retirement savings over the years in places such as savings accounts and individual retirement accounts? All of these personal savings sources will help contribute toward your total income once you retire.

4. Other retirement accounts

Have you had previous jobs where you contributed to a retirement plan? All of these previous plans will help contribute toward your total income once you retire.

5. Guaranteed sources of income

Many Americans have or choose to invest in guaranteed sources of income, such as defined benefit pension plans or annuities and other investments that provide a predictable, steady stream of income on a regular basis. A guaranteed source of retirement income lets you know how much money you will have coming in each month for the rest of your life.^

^ You should consider the objectives, risks, charges, and expenses to which may be applied to the guaranteed sources of income as well as the limitations, terms and conditions.. An additional fee may apply.

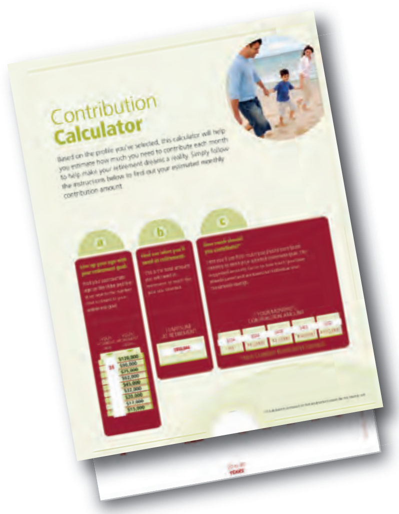
Did you know?

"The average U.S. participant contribution is 6.8%".
The more you contribute today, the more you might have to enjoy in retirement.
Source: 2013 56th PSCA Annual Survey

Our consolidation specialists make it easy

Do you have another retirement account (401(k), 457(b)*, 403(b), IRA, etc.)? If so, combining them into your new qualified retirement account with John Hancock can make managing your retirement plan easier and more convenient. To consolidate your accounts, call 1-877-525-7655 to speak with a consolidation specialist who can help.

* Only government 457(b) accounts may be consolidated into qualified retirement accounts.



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.

John Hancock developed a quick and simple way for you to determine an amount for you to contribute on a monthly basis. Our Contribution Calculator uses the retirement profile you selected in Step 1 and your age to come up with a contribution amount for you to contribute monthly today to help reach your goal in retirement.

An example of calculating a contribution

Jamie is 30 years old, her annual income is $40,000 and her retirement goal is $32,000. She currently has $10,000 in already in her retirement savings account. To meet her goal, she should contribute $124 per month to her qualified retirement plan as per our Contribution Calculator.

Turning an amount into a percentage

Using the example above, here's how to calculate Jamie's contribution amount as a percentage of income:

$124 x 12 months = $1,488

$1,488 ÷ 40,000 = 3.7%

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 **www.jhgoenroll.com**. On your smartphone. Or use the calculator in the back of this book.

jhcalculator.com

Quick Guide: Contribution amounts and potential tax savings

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

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.

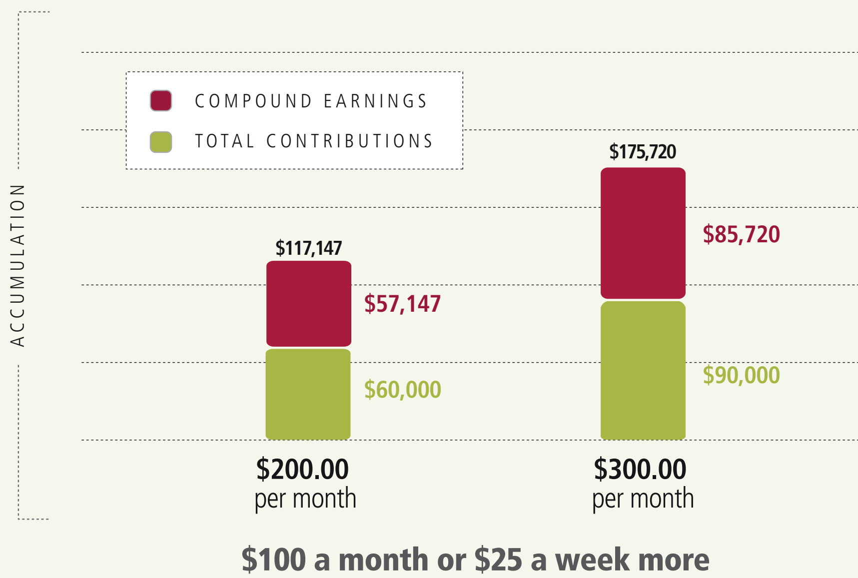
This table is intended as an educational tool only and represents hypothetical mathematical illustrations only. Calculations are estimates and may not provide accurate projections. Your actual circumstances, including current income or retirement needs, may vary. Withdrawals of taxable amounts will be 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. Results may vary with each use over time.

++ 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.

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.*



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.

Need help getting to your contribution amount?

Sign up for automatic annual increases. Your scheduled contribution increases are made automatically each year, moving you closer to your retirement goals.

* 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.

1 2 3

Step 3

How should I invest my retirement savings?

You have a retirement goal and know how much you want to start saving. Step 3 of our 1, 2, 3, Go process helps you determine where to put the money you are contributing each month to help you reach your retirement goal.

While knowing how to invest the dollars in your retirement plan might seem complicated right now, John Hancock has developed a number of tools to help you navigate the investment options available to you. Your company has selected a variety of options for you to choose from.

Did you know?

John Hancock monitors all the investment options in our lineup on an ongoing basis.

It is a fact of life that investments contain risk. While we all want our investments to grow over the years, there is always the possibility that you may lose part (or all) of the original money you put into those investments.

Let's look at how risk and return can impact your investments.

What kind of investor are you?

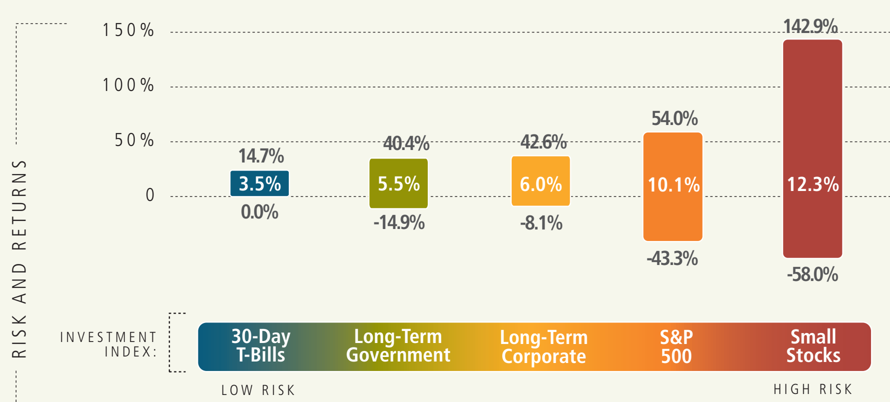
Regardless of your risk tolerance or investment approach, your plan has an option that's right for you.

The relationship between risk and return

Risk and return are directly related. While investments entail a risk that you may lose part (or all) of the original money you invested, it's important to consider the following:

- Historically, investments with greater risk have higher volatility, but also offered greater potential for higher return.
- Historically, conservative investments have lower volatility, but tend to grow more slowly and steadily.

Range of returns 1926 – 2013††



This chart shows the historical range of average returns for different types of investments. As you can see, history has shown that the more aggressive an investment is, the more volatile it is. A good rule of thumb is to balance the amount of risk you are willing to assume with an investment's potential for growth.

†† The performance data shown represents past performance. Past performance is no guarantee of future results and current performance may be lower or higher than the performance shown. Each bar represents the range of annual returns, along with compound average returns, for each asset class over the period January 1926 – December 2013. Average annual rate of inflation over the same time period was 3%. The return and principal value of stocks will fluctuate with changes in market conditions. Indexes are unmanaged, cannot be invested in directly and do not take into account fees and expenses associated with investing.

Treasury bills are represented by the Ibbotson Associates SBBI US 30 Day TBill Total Return Index.Long-term Corporate bonds are represented by the Ibbotson Associates SBBI US Long Term Corp Total Return Index. Long-term Government bonds are represented by the Ibbotson Associates SBBI US Long Term Govt Total Return Index. Government bonds and treasury bills are guaranteed by the U.S. Government and, if held to maturity, all bonds offer a fixed rate of return and fixed principal value. The S&P 500 is represented by the Ibbotson Associates SBBI S&P 500 Total Return Index and is an unmanaged but commonly used measure of common stock total return performance. Small Cap stocks are represented by the Ibbotson Associates SBBI US Small Stock Total Return Index. Small Cap stocks may be subject to a higher degree of market risk than Large Cap or more established companies' securities. The liquidity of the Small Cap market may adversely affect the value of an investment so that shares, when redeemed, may be worth more or less than their original cost.

Source: Morningstar Direct 2014. Investors may not invest directly in an index.

Using diversification to manage risk*

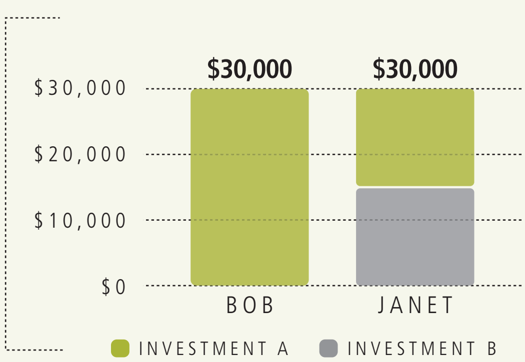
One of the oldest sayings about investing is "don't put all your eggs in one basket". Having all of your retirement savings in a single investment or asset class can be risky. If something should happen to that investment or asset class, your savings could be put at risk.

By spreading your money across several types of investments, you end up with investments in multiple areas. That way if one area suffers a loss, you only lose that portion. This is called diversification – investing in multiple investments to create one portfolio with a level of risk you are comfortable with.

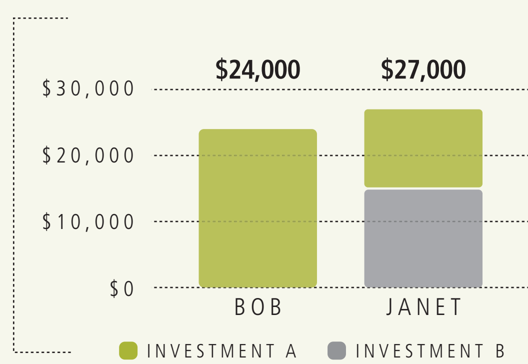
How diversification works

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.

Account values before market decline*



Account values after Investment A declines by 20%*

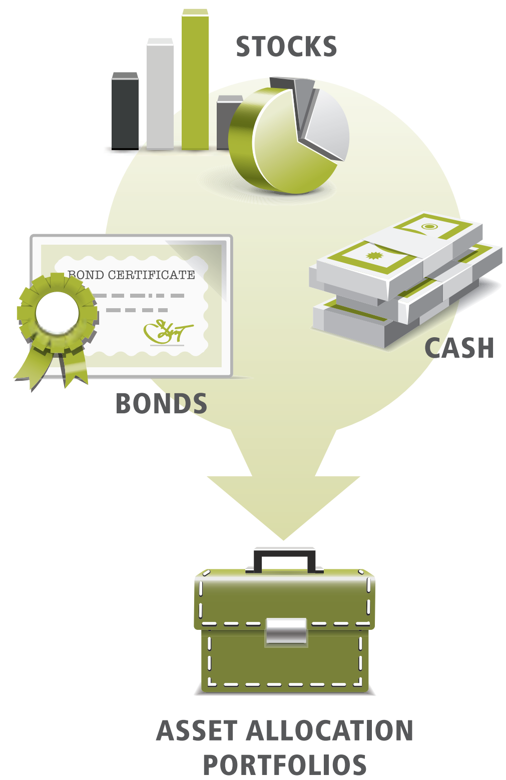


Now imagine what happens if Investment A loses some of its value, while Investment B remains stable. Bob, who held only Investment A, sees his portfolio decline by 20% in this case by $6,000. Janet, however, who was diversified, is less impacted – the investment that dropped by 20% caused her portfolio 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 investing.

While knowing how to invest the dollars in your retirement plan might seem complicated right now, the choices will become clearer as you go through the terms, ideas and investment options outlined in this section.

Asset allocation portfolios:

- Balance risk versus return by asset allocation
- Are professionally managed portfolios
- Offer convenience of one-step diversification, which may help you better withstand the ups and downs of investing
- Enable you to invest in more investment options than building a diversified portfolio on your own.

When allocating your money you may want to think about a number of factors, including:

- Your anticipated retirement date,
- The length of time you have 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.

To obtain group annuity investment option Fund sheets and prospectuses for each sub-account's underlying investment vehicle call 1-800-395-1113. These documents contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying investment vehicle, which should be carefully considered. Please read these documents carefully prior to investing.

The term "Funds", refers to sub-accounts investing in underlying mutual funds, offered to qualified retirement plans through a group annuity contract. There can be no assurance that either a Fund or the underlying funds will achieve their investment objectives. A Fund is subject to the same risks as the underlying funds in which it invests, which include the following risks. Stocks can decline due to market, regulatory or economic developments. Investing in foreign securities is subject to certain risks not associated with domestic investing such as currency fluctuations and changes in political and economic conditions. The securities of small capitalization companies are subject to higher volatility than larger, more established companies. High Yield bonds are subject to additional risks such as the increased risk of default (not applicable to Lifestyle Aggressive Portfolio). For a more complete description of these risks, please review the underlying fund's prospectus, which is available upon request. Diversification does not ensure against loss.

Asset allocation portfolios are "fund of funds" which invests in a number of underlying funds. A Fund's ability to achieve its investment objective will depend largely on the ability of the subadviser to select the appropriate mix of underlying funds and on the underlying funds' ability to meet their investment objectives. There can be no assurance that either a Fund or the underlying funds will achieve their investment objectives. A Fund is subject to the same risks as the underlying funds in which it invests. Each Fund invests in underlying funds which invest in fixed-income securities (including in some cases high yield securities) and equity securities, including foreign securities and engage in Hedging and Other Strategic Transactions. To the extent the Fund invests in these securities directly or engages in Hedging and Other Strategic Transactions, the Fund will be subject to the same risks. As a Fund's asset mix becomes more conservative, the fund becomes more susceptible to risks associated with fixed-income securities. For a more complete description of these risks, please review the underlying fund's prospectus, which is available upon request.

The total revenue John Hancock receives on affiliated Funds is higher than those advised or sub-advised exclusively by unaffiliated entities. John Hancock and its affiliates provide exclusive advisory and sub-advisory services for the underlying fund. For these services, John Hancock and its affiliates receive additional fees which are included in the underlying fund expense ratio (i.e. Fund Expense Ratio or FER).

1 2 3

Target Date Portfolios (Lifecycle)

Asset allocation based on a target retirement date

Are you interested in a professionally managed asset allocation option that adjusts its portfolio over time to a more conservative investment mix as it gets closer to, or beyond a target retirement date? If so, Target Date Portfolios may be for you. These portfolios require periodic ongoing monitoring of the investments in your retirement account.

How Target Date Portfolios work

The asset mix of each Target Date Portfolio is based on a target date. This is the year that the participants in the Portfolio expect to retire and no longer make contributions. As each Portfolio "glides" over time, its asset mix of investments are adjusted based on the Portfolio's target date.

Target Date Portfolios may be for you if you want:

- One step diversification
- Portfolios that are rebalanced and reallocated
- To periodically review your investments.

Target Date Portfolios

Birth Year	Target Date Portfolios
1986 or later	Retirement at 2055
1981 – 1985	Retirement at 2050
1976 – 1980	Retirement at 2045
1971 – 1975	**Retirement at 2040**
1966 – 1970	Retirement at 2035
1961 – 1965	Retirement at 2030
1956 – 1960	Retirement at 2025
1951 – 1955	Retirement at 2020
1946 – 1950	Retirement at 2015
1945 or earlier	Retirement at 2010

For example, Joe was born in 1971. He reviews his personal circumstances and retirement needs and determines he wants to retire at age 67. The 2040 Portfolio is selected.

If you think Target Date Portfolios may be for you, review the available portfolios on the following pages and you're ready to enroll. Go to **page 26** for your enrollment options.

Remember: More details on the Target Date Portfolios (Lifecycle) available under the plan are provided in the Investment Comparative Chart including applicable fees, in the back pocket. You can find this document and other important plan information on our website or from your plan administrator.

When making investment decisions, it's also important to carefully consider your personal circumstances, current savings, monthly earnings and retirement lifestyle goals and risk profile. The principal value of your investment in any of our Retirement Portfolios, as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. Also, neither asset allocation nor diversification ensures a profit or protection against a loss. These Portfolios can suffer losses at any time (including near, at, or after the target retirement date), and there is no guarantee that any of them will provide adequate income at and through your retirement.

There is no guarantee that the subadviser will correctly predict the market or economic conditions and, as with other mutual fund investments, you could lose money even if the fund is at or close to its designated retirement year or in its post-retirement stage.

Diversification does not guarantee a profit or assure against a loss. There is no guarantee that any investment strategy will achieve its objectives.

Each of the target date portfolios invests in a pre-determined mix of underlying funds. Not all underlying funds may be available for direct investment through your qualified retirement plan.

Lifestyle Portfolios

Asset allocation based on risk

Are you interested in an asset allocation strategy based on your tolerance for investment risk? If so, Lifestyle Portfolios may be for you. They require regular ongoing monitoring of the investments in the fund to maintain the appropriate level of risk.

How Lifestyle Portfolios work

You determine your level of risk tolerance to establish your investment strategy and style. To help identify your personal risk tolerance, you can take our six-question Risk Quiz in this booklet. When you've determined your comfort level with risk, you can select the Lifestyle Portfolio option that is right for you. As your risk tolerance may change over time, retake the Risk Quiz periodically to determine whether you are still in the appropriate Portfolio.

Determine Risk Strategy	Conservative	Moderate	Balanced	Growth	Aggressive
Corresponding Lifestyle Options	**Conservative Portfolio**	**Moderate Portfolio**	**Balanced Portfolio**	**Growth Portfolio**	**Aggressive Portfolio**

Lifestyle Portfolios may be for you if you want:

- One-step diversification
- Professional management to adjust and rebalance the Portfolio, to maintain its risk target
- To determine your risk tolerance to establish your investment strategy and style.

If you think Lifestyle Portfolios may be for you, take the Risk Quiz, review the available investment options and you're ready to enroll. Go to **page 26** for your enrollment options.

Remember: More details on the Lifestyle Portfolios available under the plan are provided in the Investment Comparative Chart including applicable fees, in the back pocket. You can find this document and other important plan information on our website or from your plan administrator.

Each of the Lifestyle Portfolios invests in a pre-determined mix of underlying funds. Not all underlying funds may be available for direct investment through your qualified retirement plan.

Diversification does not guarantee a profit or assure against a loss. There is no guarantee that any investment strategy will achieve its objectives.

Your asset allocation **options**

Target Date Portfolios (Lifecycle)

JH Retirement through Active Strategies 2010-2055	‣ Designed to take you ***through*** retirement ‣ Professionally managed to "glide" to a more conservative point through your retirement years ‣ For an investor who is comfortable with maintaining the current strategy of the fund through their retirement

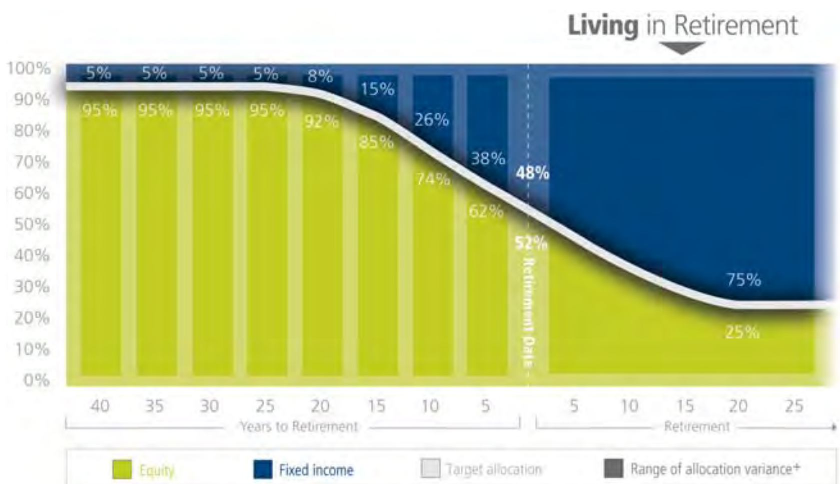
Lifestyle Portfolios

JH Lifestyle Active Strategies	‣ Designed to correspond to a specific individual risk tolerance ‣ 5 portfolios to choose from based on Risk Quiz results ‣ Professionally managed to offer an efficient mix of risk and return according to individual risk tolerance

Target Date Portfolios (Lifecycle)

JH Retirement Through Active Strategies – Designed to take you ***through*** retirement

- Portfolios are regularly rebalanced and reallocated by our asset allocation experts
- Managed with the objective of providing an income stream in your retirement years



- Higher overall exposure to equities in the Portfolios in the years leading up to and through retirement
- Managed to retain the potential for growth in your investment, in the years leading up to your retirement
- The most conservative point – 25% equity and 75% fixed income – occurs 20 years after retirement+
- Portfolios are primarily invested in actively managed underlying funds

If you've decided on an appropriate option for you, you're ready to enroll. Go to **page 26** for your enrollment options.

Allocations may vary as a result of market swings or cash allocations held during unusual market or economic conditions.

Diversification does not guarantee a profit or assure against a loss. There is no guarantee that any investment strategy will achieve its objectives.

1 2 3

jhriskquiz.com

Determine your tolerance – The John Hancock Risk Quiz

Before you review the target risk investment options available in your plan, it is 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
- 4 30 – 39
- 3 40 – 49
- 2 50 – 59
- 1 60 or over

POINTS

2 How many years until you plan to retire and begin making withdrawals from your plan?

- 1 5 years
- 2 10 years
- 3 15 years
- 4 20 years
- 5 25 years or more

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

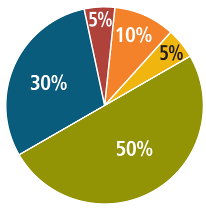
Add up your points here for your total score:

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.**

* 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.

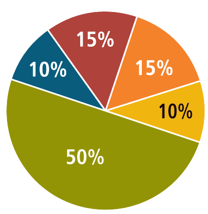
Now match the total of the Risk Quiz to a risk strategy:



6 – 10 points: Conservative

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

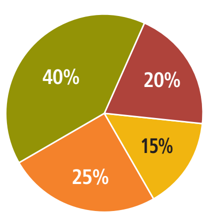
- Slow and steady is the best way to describe my approach to investing. I'm most comfortable contributing to my retirement plan on a regular basis and not taking much risk.
- I don't normally play the stock market but I realize it's important to diversify my portfolio to meet my retirement goals.



11 – 15 points: Moderate

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

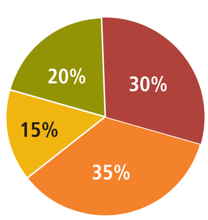
- I'm comfortable knowing that my money is protected from extreme market fluctuations. I'm comfortable investing in some stocks, but I don't want to worry that my retirement savings are losing money.
- I want to increase my retirement savings but provide some protection for what I have.



16 – 20 points: Balanced

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

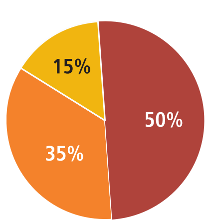
- I understand investing and am willing to take some risk to help my money grow, although I want a balance between building and protecting my money.
- Middle of the road – that's me. I want a diversified and balanced approach.



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:

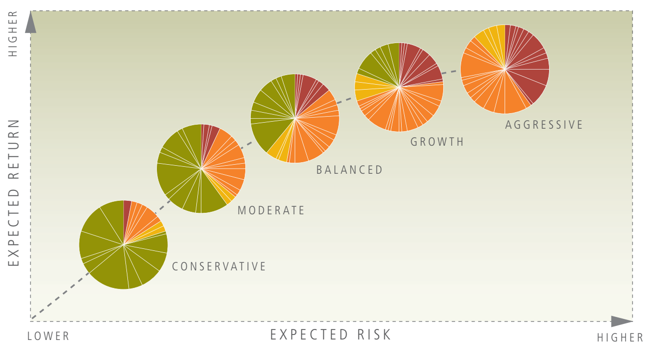
LOW RISK — **HIGH RISK**

Conservative | **Income** | **Growth & Income** | **Growth** | **Aggressive Growth**

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.

Lifestyle Portfolios

JH Lifestyle Active Strategies



- Professionally managed, by John Hancock, to offer an efficient mix of risk and return according to individual risk tolerance
- Provides one-step diversification in the form of five color-coded investment alternatives that match five distinct risk strategies (conservative to aggressive)
- Managed to retain potential for growth in your investments leading up to retirement

If you've decided on an appropriate option for you, you're ready to enroll. Go to **page 26** for your enrollment options.

Diversification does not guarantee a profit or assure against a loss. There is no guarantee that any investment strategy will achieve its objectives.

Build Your Own Portfolio Mix

Do-it-yourself Asset Allocation

Are you the type of person who wants to be actively involved in the research, diversification, selection and management of your retirement account? If this is the case, constructing your own portfolio mix from the available Funds and handling the asset allocation yourself may be for you.

It is important to start by understanding the relationship between your tolerance for risk and the types of investments that will be most appropriate.

Investment types available:

- Guaranteed Interest Accounts (if applicable)‡
- Sub-accounts (Funds)‡‡:
  - Money Market Funds
  - Bond Funds
  - Stock Funds.

Although a Money Market Fund seeks to preserve the value of your investment, it is possible to lose money by investing in such a fund. Not insured by the FDIC, the Federal Reserve Board or any agency.

Contributions to a sub-account – also called a Fund – are pooled with those of other plan participants and are invested in underlying mutual funds. The underlying mutual funds may invest in stocks, bonds, money market instruments and other securities. When you invest in a sub-account your contribution purchases units of that Fund. For example, if the unit value is $50 and you contribute $100, then you purchase two units of that Fund. Unit values rise and fall each day and their movements affect the overall value of the Fund and your contributions to that Fund. Sub-accounts include the Lifestyle Portfolios, the Lifecycle Portfolios and other Fund options, color-coded to indicate investment risk.

Build Your Own Portfolio Mix may be for you if you want:

- To frequently review your investments
- To be in control of your asset allocation and construct your own portfolio mix
- To handle the ongoing monitoring and rebalancing of your portfolio.

‡ When contributions are allocated to the Guaranteed Interest Account, they will be held in the John Hancock USA general account or John Hancock New York general account, as applicable. Both the principal invested and interest on guaranteed accounts are subject to the claims-paying ability of John Hancock USA or John Hancock New York, as applicable, but are not insured by the FDIC, the Federal Reserve Board or any agency.

‡‡ A sub-account is an account within a separate account established or maintained by an insurance company. John Hancock's group annuity contracts offer various sub-accounts. These separate accounts operate apart from and are insulated from the general assets and liabilities of the company. Sub-accounts are not insured by the FDIC, the Federal Reserve Board or any agency and are subject to investment risks, including possible loss of the principal amount invested.

To obtain group annuity investment option Fund sheets and prospectuses for each sub-account's underlying investment vehicle call 1-800-395-1113. These documents contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying investment vehicle, which should be carefully considered. Please read these documents carefully prior to investing.

If you want to diversify, consider including different types of Funds within each risk category to build a diversified portfolio that matches your overall risk strategy.

Do-it-yourself diversification

- Take the John Hancock Risk quiz to determine your tolerance for risk. Each Fund in our lineup is color-coded to match one of five risk categories.
- Next, take the time to research the Funds available to you through your company's retirement plan. Carefully review the Fund details including fees, returns and other important information for each investment option you are considering.
- Determine which Funds you want to add to your portfolio and how much of your contribution to put into each Fund. Be sure that the total of your investments equals 100%.
- Finally remember to regularly monitor your Funds and Fund mix to reallocate and rebalance as required.

Your investment options

Refer to the Investment Comparative Chart in the back pocket for important information, including applicable fees. The information provided is in an easy to read format allowing you to make comparisons of your investment options against a relevant broad-based index.

For more information on investment options:

To view all the investment options, including individual Fund sheets, available in your company's qualified retirement plan, go to **www.jhefund.com/C23540E109497** or scan this QR code.

Congratulations!

You have a retirement goal. You have figured out how much you want to contribute. And you have selected how you want to invest your money. You are all ready to Go!

Enrolling – the choice is yours

On the phone

Call us at 1-855-JHENROLL

Online

Go to www.jhgoenroll.com

You will need your Contract number and your Enrollment access number. It's quick and easy!

jheform.com

Enroll in a minute using your smart phone.

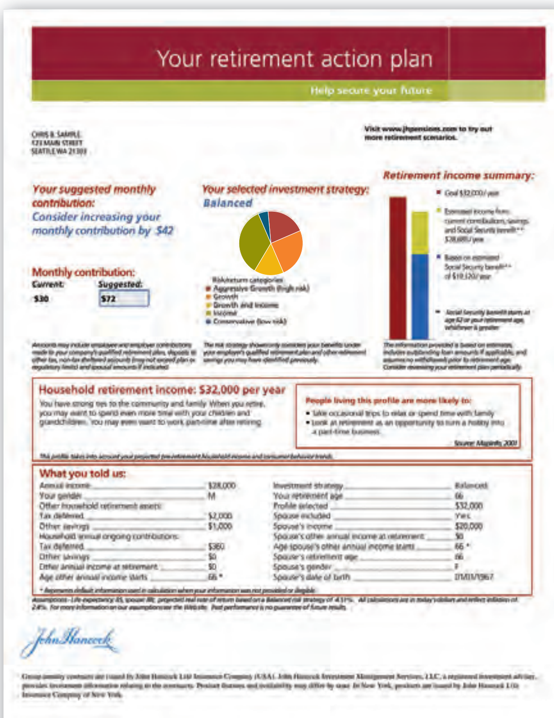
Use the enrollment form

Complete the enrollment form provided by your plan administrator.

A personalized plan for **retirement**

Enrollment is just the beginning!

John Hancock is with you every step of the way on the road to retirement. To help you get there we created the John Hancock Retirement Action Plan.



Your retirement action plan

Help secure your future

Your suggested monthly contribution:
Consider increasing your monthly contribution by $42

Your selected investment strategy:
Balanced

Retirement income summary:

Monthly contribution:
Current: $30
Suggested: $72

Household retirement income: $32,000 per year

What you told us:

Provide a few details and get a plan that fits your lifestyle.

We will provide you with a plan for retirement that is customized to your situation. In one simple snap shot we will provide you with

- Your current contribution and investment strategy information
- The amount of income you might have in retirement based on that information
- 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

Get a **plan**

Set a retirement goal, and **put a plan into action**

Online, instantly!

Why wait? Start building a plan for retirement today!

Plus! We provide you with real-time updates to track your progress, help you adjust your plan as events change and much more.

Ask your plan administrator for a "Get a Plan" self mailer.

This material is for information purposes only. John Hancock does not provide investment, tax, or legal advice. It is your responsibility to select and monitor your investment options to meet your retirement objectives. Qualified independent advisors suggest that you might want to review your investment strategy at least annually. You may also want to consult your own independent advisor as to any investment, tax, or legal statements made herein.

The road to retirement **checklist**

Help keep your retirement dreams on track

- [x] Join your company's retirement plan
- [ ] Get a personalized Retirement Action Plan
- [ ] Register for our website
- [ ] Check out our online interactive financial planning tools
- [ ] Learn more on the fundamentals of investing
- [ ] Consider combining retirement accounts
- [ ] Review your statements

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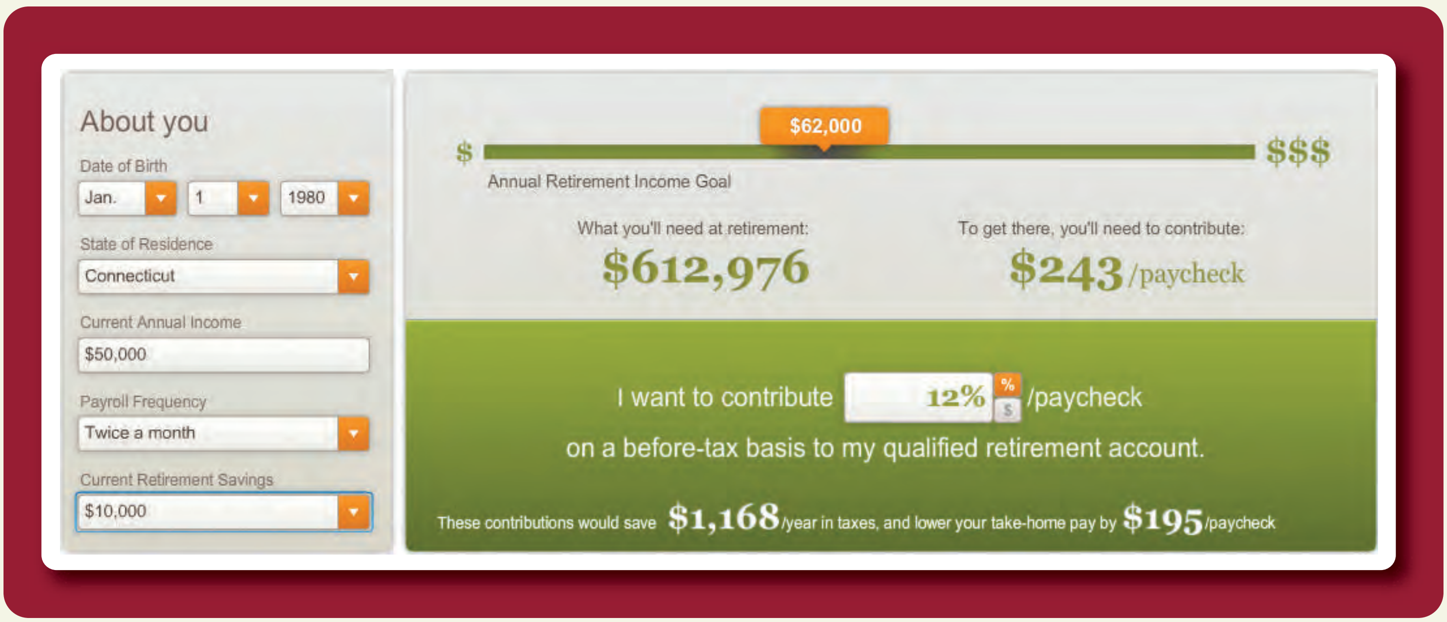
John Hancock
RETIREMENT PLAN SERVICES

Contribution **Calculator**

Click the **button** to use the calculator

Use Calculator



Note: internet access is required

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To obtain group annuity investment option Fund sheets and prospectuses for each sub-account's underlying investment vehicle, call 1-800-395-1113. These documents contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying investment vehicle, which should be considered carefully. Please read these documents carefully prior to investing.

This information does not constitute legal or tax advice with respect to any taxpayer. It was neither written nor intended for use by any such taxpayer for the purpose of avoiding penalties, and it cannot be so used. If it is used or referred to in promoting, marketing or recommending any transaction or matter addressed herein, it should be understood as having been written to support such promotion, marketing or recommendation, and any taxpayer receiving it should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

All contract and rider guarantees, including optional benefits, credited rate of interest or annuity purchase rates, are backed by the claims-paying ability of John Hancock. They are not backed by the broker/dealer from which this contract is purchased, by the insurance agency from which this contract is purchased or any affiliates of those entities and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Both John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York do business under certain instances using the John Hancock Retirement Plan Services name. Group annuity contracts and recordkeeping agreements are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595. Product features and availability may differ by state. John Hancock Investment Management Services, LLC, a registered investment adviser, provides investment information relating to the contracts. Plan administrative services may be provided by John Hancock Retirement Plan Services LLC or a plan consultant selected by the Plan.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT INSURED BY ANY GOVERNMENT AGENCY

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