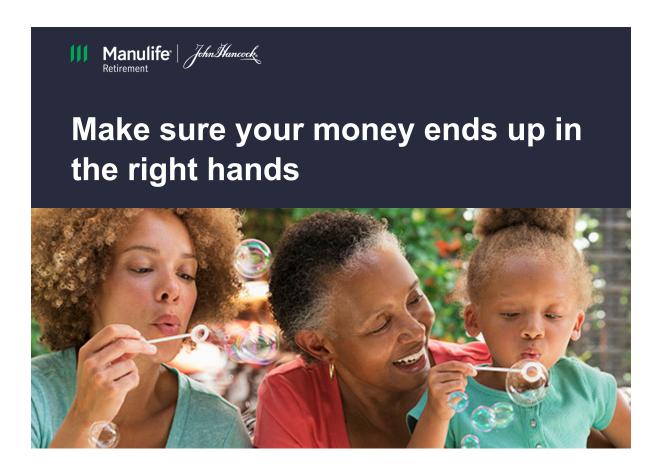
Sample for illustration purposes only.



Hello,

We noticed that you haven't named a beneficiary for your Manulife John Hancock Retirement Plan account. It's an important step to make sure your wishes are honored. Without a beneficiary, state law may decide who gets your money, and it may not be the ones you intended.

Adding a beneficiary is easy. Just follow these simple steps..

- Sign in to your account at myplan.johnhancock.com
- Go to My profile
- Select Update my beneficiary information

You've worked hard to build your savings. Make sure you control who gets it—name your beneficiary today.

Add my beneficiary

Dearn more about beneficiaries—"Who or what is a beneficiary?"



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