



John Hancock[®]

We make defined contribution plans *work*

The experience, capabilities, and support
you need to offer a high-performing plan

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Provide your employees with the most valuable kind of retirement benefit—a DC plan that *works*

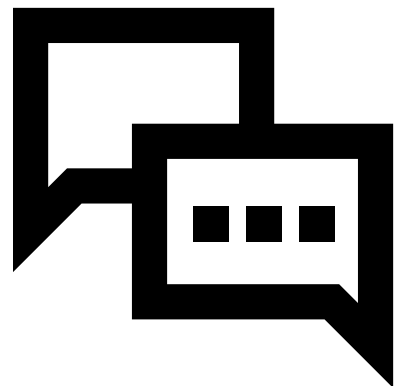
Over the 50 years John Hancock has been in the retirement business, we've seen defined contribution (DC) plans become the bedrock of America's workplace retirement programs. Today, we're one of the largest full-service providers in the industry.¹ We take a hands-on, consultative approach based on the idea that no two plans—and no two plan participants—are exactly alike.

In partnership with you, your financial professional, and your plan consultant, we ensure that the plan you offer is personal to the participant, easy to manage, and delivers the results you're looking for. At John Hancock, we don't just make DC plans; **we make your DC plan work.**

¹ "PLANSPONSOR 2021 Defined Contribution Recordkeeping Survey," © 2021 Asset International, Inc., June 2021.

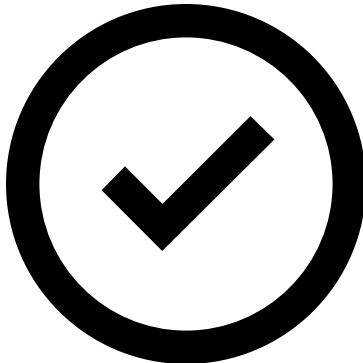
You'll *benefit* from the insight and capabilities of our decades of experience

A comprehensive approach dedicated to the success of your participants and plan



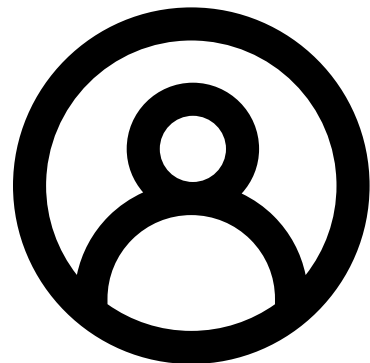
A partnership that's *consultative*

We'll consult with you, your financial professional, and plan consultant to develop a plan that accomplishes your strategy and objectives.



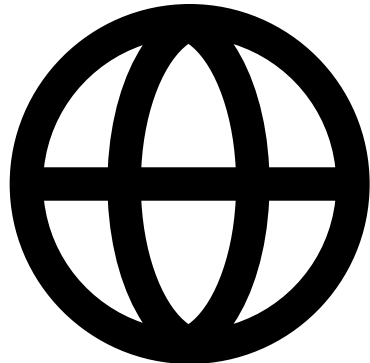
Plan management made *easy*

We provide you with tools and insight that make it easy for you to manage your plan.



A participant experience that's *personal*

Your participants engage with digital tools and personalized guidance that put them on the path to retirement readiness and financial wellness.



An approach that's *proven*

Our consultative, data-driven approach has been refined over 50 years with plans of all sizes and complexities. You'll work with a global retirement leader that's fully committed to the business.

Our global *commitment* to retirement—and why it matters

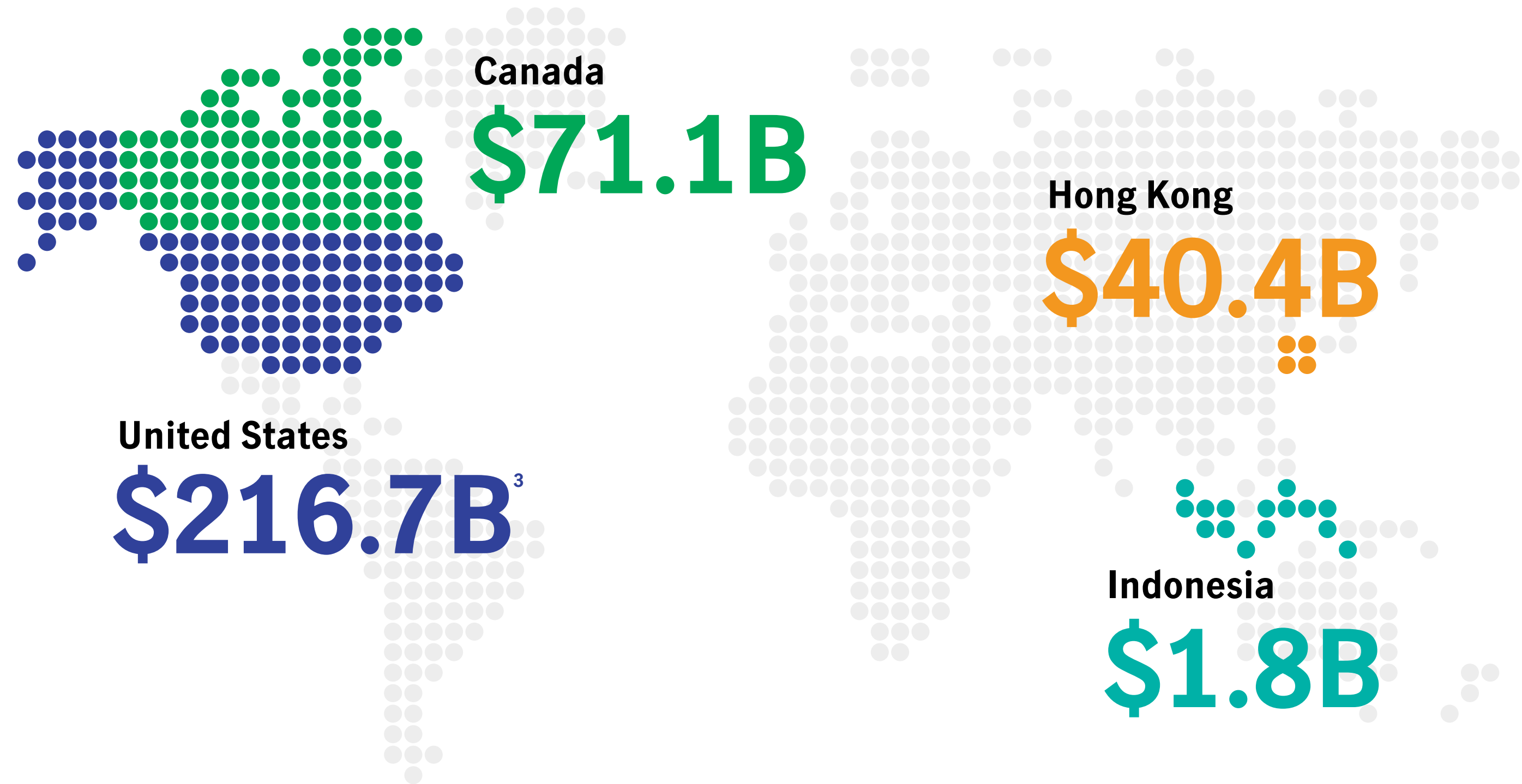
By their very nature, retirement planning and saving are long-term pursuits. Your employees and organization want to be certain that the retirement plan provider you choose is deeply committed to the business and to your objectives. John Hancock is that provider.

Our commitment to retirement in the United States is backed by the global retirement presence of our parent company, Manulife. Together, we service more than eight million retirement plan participants in North America and Asia.² The global scale and cooperative culture of the John Hancock/Manulife retirement organization drive innovation, sharing of best practices, widespread efficiency, and speed to market with new products and services.

All these advantages are available to you and your employees today—and will be tomorrow—as valued clients of John Hancock.

² Global WAM retirement metrics are as of 3/31/22.

Manulife global retirement assets under management and administration (AUMA) in U.S. dollars²



³ As of 3/31/22, John Hancock Life Insurance Company (USA) supported 49,948 plans, 1,612,474 participants, and \$103,486,356,639.34 in AUMA. John Hancock Life Insurance Company of New York supported 2,616 plans, 77,356 participants, and \$5,901,987,236.84 in AUMA. John Hancock Retirement Plan Services LLC supported 1,710 plans, 1,420,555 participants, and \$106,486,666,017.89 in AUMA. Participant counts reflect all active participants with a balance. Approximate unaudited figures for John Hancock, provided on a U.S. statutory basis. All figures are in U.S. Currency.

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Manulife

Global retirement highlights²

253,892
plans

8.4M
participants

4,785
retirement employees

John Hancock
(U.S. retirement) highlights²

54,274
plans

3.1M
participants

Award-winning service and support for you and your employees

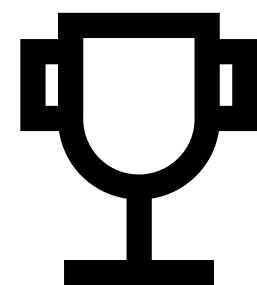
Each year, John Hancock is recognized by plan sponsors, financial professionals, leading publications, and industry analysts for our steadfast commitment to customer satisfaction and participant engagement. We look forward to showing you the difference that attentive, expert support can make.

Just some of the awards we've received for our service to retirement plan sponsors and participants

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Best in Class Awards

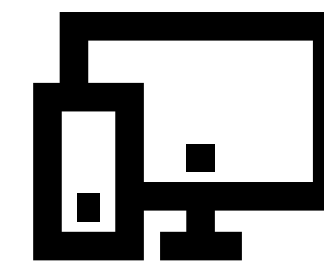
PLANSPONSOR, 2022⁴



Recognized as best in class for the midsize market recordkeeper platform

- Participant services
- Sponsor services and support
- Investments and fees

PLANSPONSOR, 2022⁴



Top rankings in participant satisfaction for digital 401(k) services

J. D. Power, 2021⁵

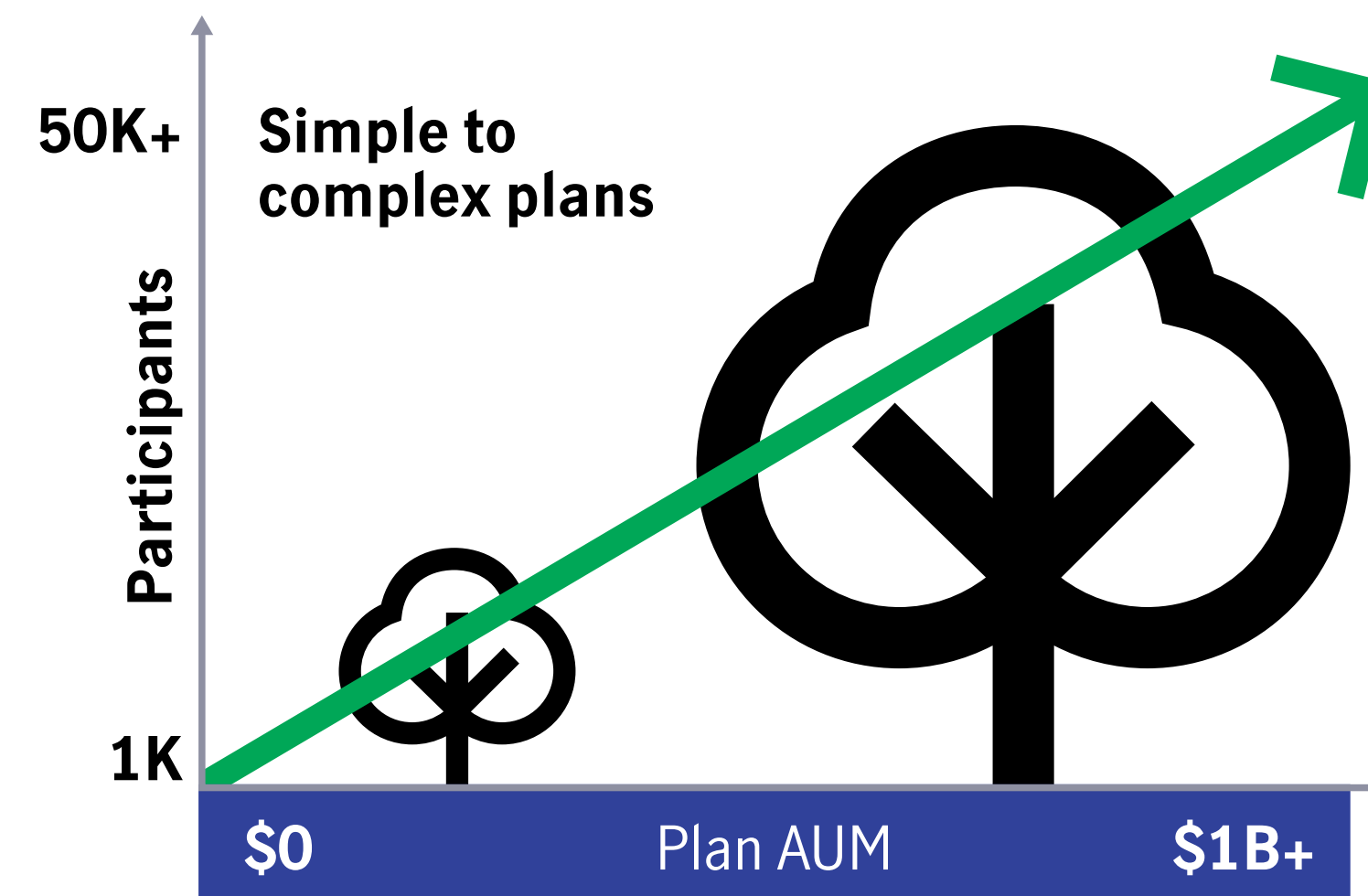
Visit retirement.johnhancock.com for a complete list of our latest industry awards.

⁴ "2021 Best in Class DC Providers," *PLANSPONSOR*, January 2022. ⁵ "Many Retirement Plans Miss Mark on Delivering Guidance to Participants through Digital Channels, J.D. Power Finds," J.D. Power, September 2021.

Providing plans for employers of all sizes—including organizations on the move

Whether you're an emerging business or a Fortune 500 corporation, offering retirement benefits requires time and attention. This ranges from understanding your fiduciary duties to ensuring that your participants are well-equipped to pursue their retirement goals.

John Hancock offers the experience and expertise to help you implement the right retirement plan for today—and tomorrow.



For illustrative purposes.

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A flexible design and service solution to suit the size and complexity of your plan

Our approach provides these fundamental elements to all plans, adjusted to the size of your organization, your desire to outsource certain tasks or handle them in-house, and other requirements.

- A close partnership with your financial professional and plan consultants to help ensure you get the service and support you deserve
- A service team that provides strategic, administrative, and operational support, as well as award-winning⁴ participant tools and education

- Fully transparent fees and assurance that no participant pays an unfair share of a plan's costs
- A wide array of investment choices for an effective and competitive plan lineup

- Support options for handling your fiduciary responsibilities, from ongoing guidance to comprehensive outsourcing
- Time-saving payroll integration solutions—including payroll 360°, payroll 180°, and self-managed payroll

- End-to-end support for the four crucial participant actions—enrolling, onboarding, pursuing financial well-being, and achieving retirement readiness
- A diligent and dynamic approach to data security with our Cybersecurity Guarantee⁶

⁶ See the full guarantees for [Signature](#) and [Enterprise/Total Retirement Solutions](#) plans for eligibility requirements. Complete details are available to participants at myplan.johnhancock.com.

Advanced options to customize your approach and suit your growing needs

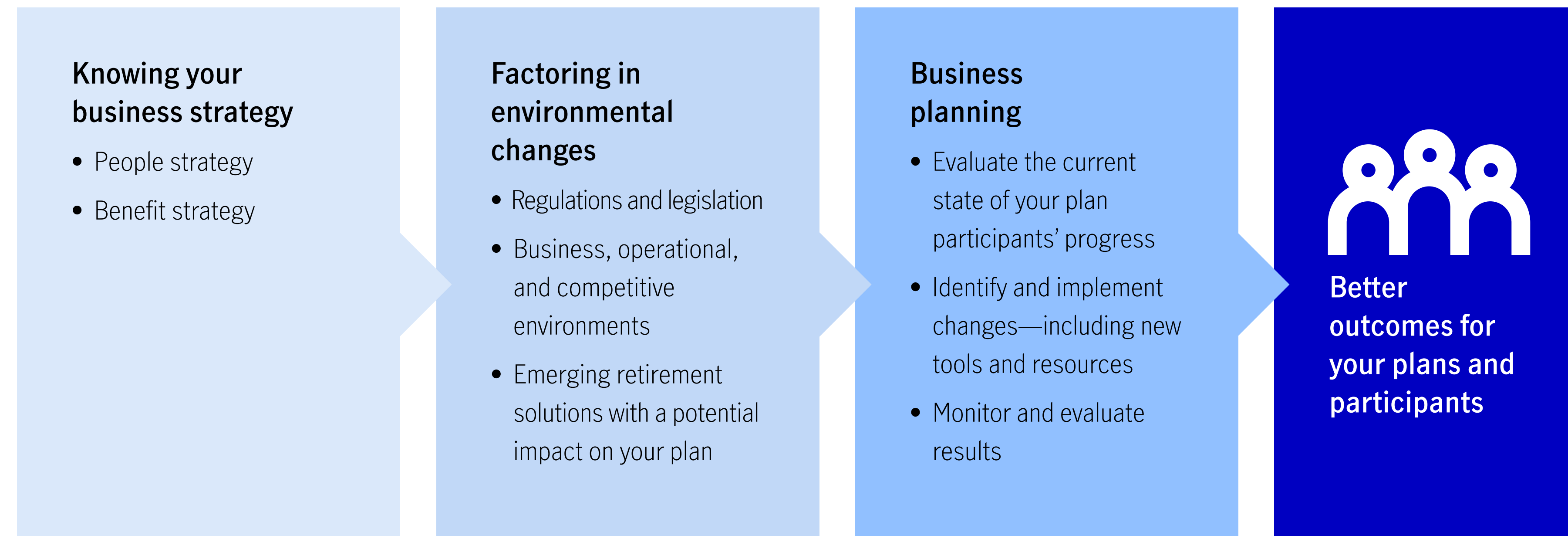
We collaborate with you and your business partners to keep you equipped to navigate the risks, complexities, and opportunities of plan sponsorship—while helping your participants make the most of the benefits you offer.

	For plans with assets up to \$3 million	For plans with assets over \$3 million
Data-driven plan design available up front and in future years	Available from your plan consultant	Available from John Hancock ERISA consultants
ERISA support and participant communication strategies for mergers, acquisitions, and divestitures	Available from your plan consultant	Available from John Hancock ERISA consultants
Delivery of participant notices and other required communications	Available from John Hancock	Available from John Hancock
Custom participant campaigns targeted to the members of your workforce	Available from your plan consultant	Available from John Hancock
Outsourced 3(16) administrative fiduciary services⁷—encompassing full administration to withdrawals, eligibility, and Form 5500 management.	Available from your plan consultant	Available from your plan consultant or John Hancock
Outsourced 3(21) investment advisory, 3(38) investment management, and/or 402(a) named fiduciary services	Available from specialist firms through John Hancock	Available from specialist firms through John Hancock

⁷ John Hancock provides select fiduciary services as specified in its service agreement; the plan sponsor or other party designated as plan administrator pursuant to ERISA Section 3(16) retains fiduciary responsibilities not contractually assumed by John Hancock Retirement Plan Services. Certain transactional charges may apply to participant accounts.

You need to rely on your DC plan through all kinds of conditions. And that's why John Hancock emphasizes consultation and collaboration with you and your other plan partners.

To help optimize your plan, we gain and maintain a deep understanding of your strategies and objectives, as well as the external factors that can have an impact. Then through our business planning process, we work with your plan partners to help keep your plan on course and producing the outcomes you and your participants need.



A personalized experience that connects participants to the power of their plan

You provide your team with a valuable benefit—a retirement savings plan. In turn, we provide your people with digital tools and personalized guidance to help them get started efficiently and to create their own plan for pursuing retirement readiness and financial wellness.



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A plan for saving—It's easy to get started with guided and express enrollment options.

8.5%

average pretax contribution rate with express enrollment⁸

94%

of retirement planner users added information to personalize their retirement strategy⁹

23%

of retirement planner users made a positive change to their contribution rate and increased their payroll contribution rate by an average of 4.22%¹⁰

⁸ John Hancock data from 3/27/21 to 5/28/21 based on the open-architecture enrollment experience. ⁹ John Hancock group annuity and open-architecture platforms, May–November 2020. ¹⁰ John Hancock open-architecture platform, 6/1/20–5/31/21.

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A plan for retirement income and spending—John Hancock’s groundbreaking retirement planner uses predictive analytics to show participants their projected income and spending needs in retirement to motivate them to save.

66%

of retirement planner users made 10 or more changes within the experience to further refine their retirement projections and plan⁹

A plan for financial wellness—Participants assess their financial wellness online and receive a personal action plan and access to tools to help them manage their overall finances.

89%

of participants say it’s important for employers to offer financial wellness programs¹¹

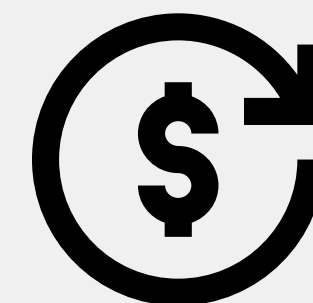
¹¹ In August 2021, John Hancock commissioned our eighth annual financial stress survey with the respected research firm Greenwald & Associates. An online survey of 1,162 John Hancock plan participants was conducted between 8/4/21 and 9/3/21 to learn more about individual stress levels, their causes and effects, and strategies for relief. John Hancock and Greenwald & Associates are not affiliated, and neither is responsible for the liabilities of the other.

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One-on-one *help* making financial decisions at life's milestones

We have a team of more than 90 licensed associates who provide participants with concierge-level services to help them make some critical financial decisions. This specialized team offers one-on-one guidance over the phone in helping participants with enrollment, account consolidations, retirement advice, distributions, and rollovers.¹²



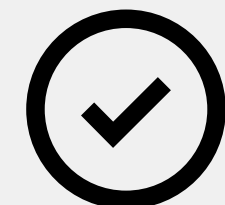
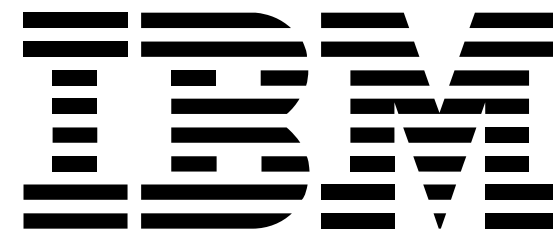
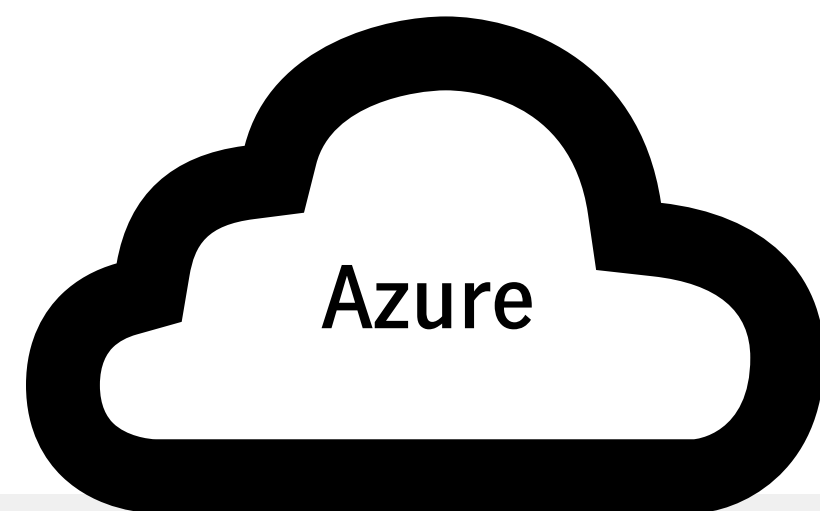
All John Hancock plans feature comprehensive distribution guidance and rollover support for participants who are leaving your organization.

¹² John Hancock Personal Financial Services, LLC (JHPFS) is an SEC registered investment advisor. John Hancock Personal Financial Services, LLC, 200 Berkeley Street, Boston, MA 02116.

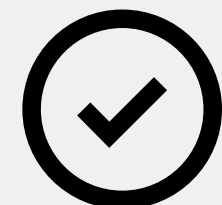
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Take *advantage* of our robust, responsive, and flexible recordkeeping platforms

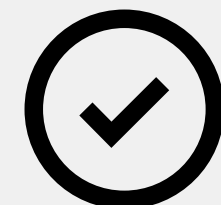
Residing on either Microsoft's Azure cloud or the IBM data center, our secure platforms are built and managed to reliably deliver performance, scalability, and speed to market.



Modern



Rapid scale



Reliable

Front-end web and mobile experience

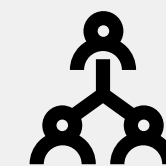
Participant



Sponsor



Partner



Operational services

Integration/reuseable services and shared recordkeeping functions

Information management

Scalable infrastructure

Core platforms

Wrapper

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DC plans from John Hancock—your partner in offering retirement benefits that *work*

We're committed to the retirement business and to the success of your organization and DC plan participants. We'll help ensure that your plan helps to promote retirement readiness and financial wellness, and achieves its objectives while making your job easier with award-winning service, tools, and support.

For more information on how we can help make your retirement plans work, contact your John Hancock representative or visit retirement.johnhancock.com.

Consultative.

Easy.

Personal.

Proven.

**We make retirement
plans *work*.**



For over 50 years, we've helped people plan and invest for retirement. Today, we're one of the largest full-service providers in the United States. (Source: "PLANSPONSOR 2021 Defined Contribution Recordkeeping Survey," © 2021 Asset International, Inc., June 2021).

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