



A faster, simpler and smarter way to *educate* terminating and retiring employees

People change jobs for a variety of reasons, on average, every four years.¹ As a plan sponsor, it's important for you to educate terminating and retiring participants about the choices they have for their retirement plan money. Here's how Distribution SmartLink can help.



SmartLink makes communicating about distribution options *easy*.

Q: What's Distribution SmartLink?

A: Distribution SmartLink is John Hancock's secure, web-based fulfillment system that offers plan sponsors a convenient way to personalize distribution materials for terminating or retiring participants and deliver them through email or mail. Once participants receive the materials, they can call dedicated John Hancock representatives to review their options and have their questions answered. Or, in most cases, they can go directly to the participant website to begin the distribution process.

Q: How much does the service cost?

A: There's no charge to use Distribution SmartLink. John Hancock covers distribution costs—whether your kits are being sent by email or first-class mail—including print costs and postage.

Q: Are there advantages to using Distribution SmartLink?

A: Yes! If you currently prepare materials for participants who are leaving the company, Distribution SmartLink can help by:

- **Saving you time and money** that you'd otherwise spend on assembling and mailing materials
- **Helping you stay organized**, with the ability to view order status, download order history, and even add notes
- **Educating your participants** to help them make informed decisions about what to do with their retirement savings

Q: Can anyone use this service?

A: Distribution SmartLink was designed exclusively for plan sponsors who prepare and send out distribution information to terminating or retiring participants regarding their 401(k) plan with John Hancock. A similar service for plan consultants is available through a dedicated third-party administrator (TPA) SmartLink site, so you may want to reach out to see if your TPA is taking advantage of this service. If you're unsure whether you should use this service, contact your plan consultant.

Q: What information is sent out to participants under this service?

A: Print and electronic kits will be set up similarly and include:

Print	Email
Cover letter	Summary overview, including withdrawal instructions
Educational brochure	Links to educational video and cash out calculator (impact of taxes and penalties)
Required instructions (e.g., special tax notice and/or spousal consent form)	Link(s) to required instructions (e.g., special tax notice and/or spousal consent form)

John Hancock may also send follow-up reminders.

Q: How are the kits personalized?

A: In addition to the participant's name and contact information, the cover letter and email are customizable with plan information, a return mailing address, and an administrative fax number. You may also include automatic rollover and cash out language and refer to the spousal consent form being included.

Q: Are there any *plan* restrictions?

A: Distribution SmartLink is compatible with plans that offer participant-initiated online withdrawals—and that applies to most plans with John Hancock. The cover letter and email provide instructions on how participants can submit their withdrawal request online.

Q: Are there any *participant* restrictions?

A: The email functionality can't be used for participants who have retirement plan savings in Guaranteed Income for Life (GIFL) and have set their lifetime income amount or personal brokerage accounts. In those cases, a print kit will need to be sent, so it can include a hard copy withdrawal form, which can be returned to your email address, fax number, or address listed on your profile screen. This information can be updated at any time.

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Q: How can I get started?

A: The service is easy to use and accessible right from your John Hancock plan sponsor website. Simply click “Distribution SmartLink” on the right side of your homepage and you’ll be directed to SmartLink. On your first visit, it takes just minutes to fill in your plan profile information. After that, it’s a snap to create and approve a personalized kit. You decide how the materials should be delivered—print or email. For the best experience, please use Google Chrome, Firefox, or Microsoft Edge to access the SmartLink site. The site isn’t compatible with Internet Explorer, which is being phased out by Microsoft support.

Q: How are Distribution SmartLink kits delivered?

A: You’ll have the option of sending your kits by email or regular mail (U.S. addresses only).

- For print kits, orders placed by 12:00 P.M., Eastern time, will be mailed within the next two business days.
- Electronic orders will be sent immediately, so your terminating and retiring participants get their information right away—and if they’d like to initiate an online withdrawal, they’re directed to the John Hancock participant website for a more streamlined process.

Once the kits are sent out, you can view the status of your orders and download a complete order history—including the PDF file of each printed kit. You’ll also be able to view email delivery metrics and whether the kit transitioned to a print version.

Q: How does the delivery process work?

A: Just enter the participant’s contact information as you’re creating your order.

- If print, all kits are mailed first class with your return address. You can change/update this address at any time on your “Profile” page. The shipping method can’t be changed from first-class mail.
- If electronic delivery, the email will be sent from John Hancock, with all replies directed to John Hancock’s rollover education center. In the event an email is undeliverable or remains unopened after five days, the order will redirect to be fulfilled in print.

Q: What if I need to send out additional forms or paperwork?

A: You’ll have the ability to include a spousal consent form in print kits and a link to the form in email kits. Additional forms or paperwork may not be included at this time.

Q: What if participants have questions?

A: Transitioning participants are invited to call John Hancock’s rollover education center for any questions about the distribution kit content or to review their options.



Representatives are available Monday through Friday, from 8:30 A.M. to 7:00 P.M., Eastern time, at 888-695-4472. John Hancock may also refer the participant to the plan’s financial professional, if applicable.

Q: Are Spanish language materials available?

A: Spanish language distribution materials are currently unavailable; however, Spanish-speaking representatives are available through John Hancock’s rollover education center, at **888-695-4472**, to review distribution options and answer participant questions.

Q: Can my TPA and/or plan’s financial professional be cc’d on kit orders?

A: While this functionality is currently unavailable, you can easily save a PDF of the kit and forward it to key parties, along with a note.

Q: Who can access my SmartLink account?

A: The site is only visible to authorized plan sponsor web users, including trustees, authorized signers, and administrative contacts. John Hancock associates, including your client account representative, won’t have access to your Distribution SmartLink account.

Q: Can SmartLink be used to send multiple kits in one order?

A: Yes, you can submit a formatted Excel template through SmartLink to request multiple kits. The kits can be sent by email or regular mail. Multiple-kit orders aren’t intended for force-out communications or participants with GIFL, as withdrawal forms won’t be included. Please monitor your order once it’s submitted. If any of the email kits are undeliverable, you’ll need to enter individual print orders.

Q: Can this service be used for cleanup or force-out mailings?

A: Distribution SmartLink is designed to help you communicate with recently terminated participants and provide education regarding their available options. As noted in the previous answer, it’s not intended for plan cleanups or force outs, as the materials don’t reference specific take action dates.



1 “Employee Tenure Summary,” U.S. Bureau of Labor Statistics, bls.gov/news.release/tenure.nr0.html, September 2020.

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