

Helping your employees *save* for the future

Employees today expect robust benefits, including access to a retirement plan. In fact, **80% of employees** are unlikely to work for a company that doesn't offer a retirement plan.¹ A 401(k) plan can help your employees save for their long-term financial goals and help you retain a talented workforce.

¹ 2024 Financial resilience and longevity study, John Hancock Retirement, November 2024. John Hancock commissioned Edelman Public Relations Worldwide Canada to conduct the 2024 financial resilience and longevity survey. John Hancock and Edelman Public Relations Worldwide Canada are not affiliated, and neither is responsible for the liabilities of the other.





401(k) plans benefit you *and* your employees



Recruit, retain, and reward top talent

A 401(k) plan can help you attract potential employees and retain your existing team.

- ▶ **85%** of employees expect their employer to offer retirement benefits.²
- ▶ **89%** would be more likely to continue working for an employer that offered a retirement benefit.²



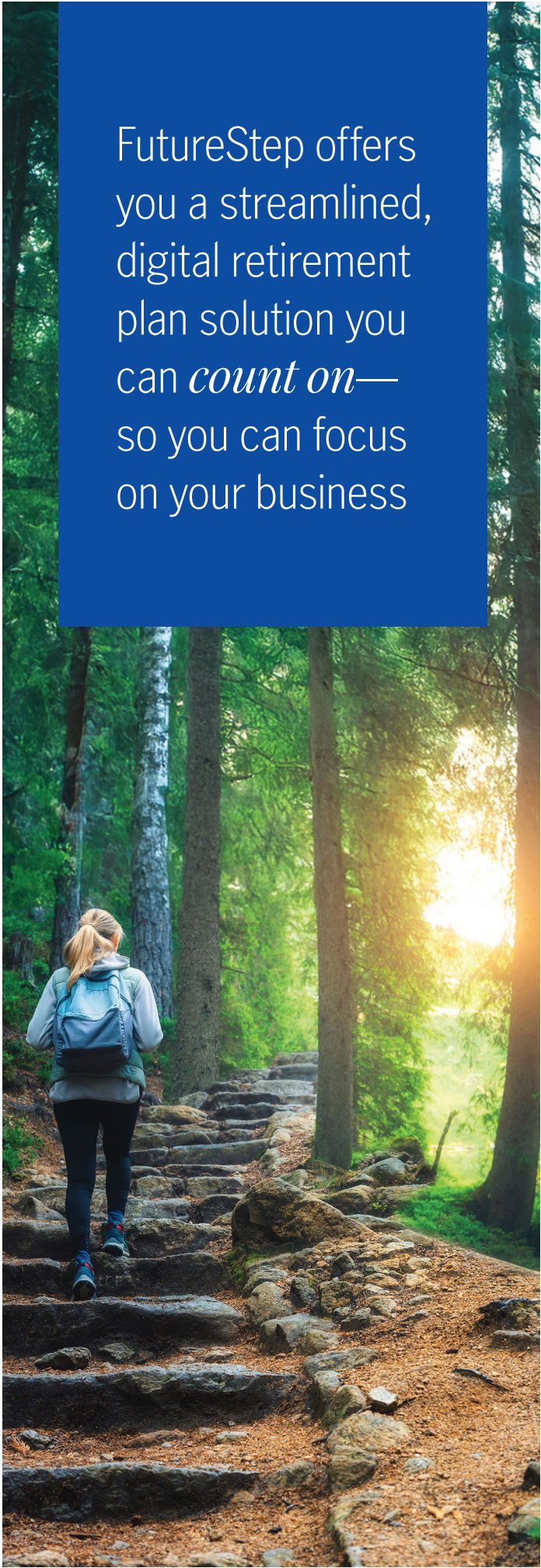
Meet requirements and reduce taxes

Recent legislative and regulatory changes have encouraged and/or required small businesses to provide retirement savings options. In addition to state mandates requiring businesses to offer retirement plans, the SECURE 2.0 Act includes some tax incentives that can make it easier for small businesses to set up retirement plans.



Help your employees save for retirement

More than 40% of workers are unhappy with their financial situation and 50% believe they're behind on saving for retirement. This financial stress can cost you an average of \$1,982 per employee each year in lost productivity and absenteeism.² Providing a retirement savings plan can foster a more productive, loyal workforce while helping employees build a stronger financial future.



FutureStep offers you a streamlined, digital retirement plan solution you can *count on*—so you can focus on your business

Designed for both start-up and transitioning plans, **FutureStep** is fully digital, making it simple to offer and administer. From initial setup to ongoing administration and compliance support, we make your job as a plan sponsor easier—helping your employees save for their futures while reducing your workload today.



Digital plan management

You can use our online portal to manage all aspects of your plan—transitioning the plan, viewing employee data, completing payroll processing, and tracking implementation progress—all in one place.



Streamlined plan administration

Our modern technology combines recordkeeping, reporting, eligibility tracking, notifications, fiduciary services, and compliance support to help keep your plan running smoothly. We're also here to help with your 3(16) administrative duties.



Seamless payroll integration

Our ability to integrate with 190+ payroll providers takes the hard work off your plate. An integration saves you time, minimizes risk, and makes payroll processing a breeze. It's easy to automatically deduct contributions from your payroll, instantly enroll new hires when they're eligible for your plan, and process ongoing contribution and employee changes.



Custom plan design

Our experienced plan consultants help you determine the right combination of features for your plan, tailored to your company's overall objectives, industry trends, and demographic profiles. You may choose to work with your own third-party administrator or plan consultant or you may work with one of our in-house specialists.



Flexible investment options

You can access a diverse range of investments that offers much more than traditional mutual funds, including managed accounts, target-risk funds, target-date funds, and a core fund lineup. You can also choose to cover investment management through ERISA 3(38) fiduciary services.³



Dedicated service team

A team of onboarding specialists guides you through the implementation process and seamlessly transitions you to our dedicated employer service team for ongoing plan support.

FutureStep™

3 The Wilshire 3(38) Investment Management Service is provided pursuant to separate service agreements between Wilshire and the plan sponsor. These services are subject to the terms and conditions set forth in the agreements, including any limitations.

Administrative and/or recordkeeping services to sponsors or administrators of retirement plans, as well as a platform of investment alternatives that are made available without regard to the individualized needs or determination of suitability or appropriateness of any plan or participant through an open-architecture platform, are provided by John Hancock Retirement Plan Services LLC. Unless otherwise specifically stated in writing, John Hancock Retirement Plan Services LLC does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

Certain recordkeeping and related services for plans may be provided on behalf of John Hancock Retirement Plan Services LLC by Vestwell Holdings Inc.

Vestwell Holdings Inc. provides various fiduciary and non-fiduciary services on its proprietary recordkeeping platform to support tax-qualified retirement plans.

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