

# Plan administration made *easy*

Your reference guide

Go to the plan sponsor website at  
[jhpensions.com/er](https://jhpensions.com/er)

## **A simple step to make life *easier*.**

Plan participants feel frustrated when they can't register on the plan website right away.

The delay is usually caused by incorrect or missing census data, such as a birth date, Social Security number, or home address.

Keep up-to-date census data for all your employees and send it to us before you give out any plan materials. You'll avoid registration delays and eliminate a major pain point for your employees.

For the purposes of this document, third-party administrator is referred to as plan consultant.

In this document, all screenshots are for illustrative purposes only.

This document is provided as of December 2024 and may be subject to change.

Note: Not all service features may be suitable for your plan.

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# Using the message center

The message center, which is located on the plan sponsor website, is an important part of how Manulife John Hancock Retirement communicates with plan sponsors.

It allows you to manage alerts, notifications, and transactional emails associated with the administration of your plan. The message center gives you control over the frequency of messages and how those messages are organized, prioritized, and acted on.

## Accessing the message center

- 1 Go to the **Message center** summary box located on the **Your contract** homepage.
- 2 Enter the message center by clicking **View**.
- 3 This takes you to the message center main page, where you can access all your messages and tasks.

## Your contract homepage

**John Hancock** Sign out | Edit my profile

Welcome, Marketing Account April 08, 2021

Your contract reports | Your resources | Getting help | News Home | Search | Contact information | Message center

### your contract

JH - FE/BI/BAT USE ONLY - CN | Contract: 101330 As of April 07, 2021

Contract summary		
Total contract assets (excludes uncashed checks)	\$4.15	<a href="#">Contract snapshot</a>
Cash account balance (amount included in total contract assets)	\$0.00	<a href="#">Cash account / payment history</a>
Uncashed checks as of 04/06/2021 (amount not included in total contract assets)	\$0.00	<a href="#">Uncashed checks</a>
Loans outstanding	0 loans: \$0.00	<a href="#">Loan summary</a>

Employees	
Total number of account holders	169
Total number of non-account holders	7
Total number of employees	176

[View accounts](#)  
[View census](#)

Account holders are highlighted in the list below.

Select a name to view employee census information or enter a last name for a specific employee.

Last name  [Search](#)

- AFTERTAX, TAX
- AFTERTAX, TEST EIGHTEEN
- AFTERTAX, TEST ELEVEN
- AFTERTAX, TEST FIFTEEN
- AFTERTAX, TEST FOURTEEN
- AFTERTAX, TEST NINETY FIVE
- AFTERTAX, TEST NINETY FOUR
- AFTERTAX, TEST NINETY SEVEN
- AFTERTAX, TEST NINETY SIX
- AFTERTAX, TEST NINETY THREE
- AFTERTAX, TEST NINETEEN
- AFTERTAX, TEST ONE
- AFTERTAX, TEST SEVENTEEN
- AFTERTAX, TEST SIX
- AFTERTAX, TEST SIXTEEN
- AFTERTAX, TEST TEN
- AFTERTAX, TEST THIRTEEN

[How to change employee addresses](#)  
[How to enroll employees](#)  
[How to encourage enrollment](#)

Contribution status		<a href="#">View details</a>
Last payroll allocation	\$10.00	
For payroll ending	06/24/2019	
Invested	06/24/2019	

[Make a Contribution](#)

Contacts		<a href="#">More information</a>
<b>Your client account representative</b>		
PAUL GARDHOUSE	1.800.333.0963	
Email	ext. 825169	
<b>Customer service toll-free fax line</b>		
Enrollment forms	1.866.377.8846	
Other documents	1.866.377.9577	
<b>Participant toll-free service lines</b>		
	1.800.395.1113	
(English)	1.800.363.0530	
(Spanish)		
<b>Help for participants consolidating retirement accounts</b>		
	1.877.525.7655	
<b>Help for terminating or retiring participants</b>		
	1.888.695.4472	

Quick Links	
-----Select-----	

Resources	
<ul style="list-style-type: none"><li>Submit a document</li><li>Make a fund change</li><li>Access forms</li><li>Participant Education</li><li>Access the eKit PDF website</li><li>Market Dynamics</li></ul>	

Distribution SmartLink	
Mail distribution paperwork to terminated or retired participants	

Message Center		<a href="#">View</a>
<b>Summary</b>		<b>Total</b>
Payroll Updates	1	
Features and Permissions	4	

News	
<b>John Hancock USA updates</b> Launching John Hancock's new retirement app for your participants	
Coming soon: a personal finance organizer that helps participants take control of their finances - at no added cost!	
It's about time program - Q1 Participant digital outreach	
2020 Audit Package - New material now available	
Q1 advocacy campaign	
John Hancock's State of the participant 2021	
<b>Newsletter</b> Q2 2021	
<b>Legislative updates</b> Same-Sex Marriages Will Be Recognized For Federal Tax Purposes	





# Enrolling employees

Got newly eligible employees?

## Sponsor actions

- 1 Update census data for all employees.
- 2 Access the plan-specific resources page.
- 3 Distribute enrollment materials.

## Participant actions

- 1 Download our **mobile app** or go online.
- 2 Register and enroll.



## Important note

If you don't update participant census data, they can't register online and will be directed back to you to resolve the issue.

Your **Plan-specific resources** page provides all the customized digital resources you need to alert newly eligible employees about your plan—and enable online enrollment on a computer or through our mobile app.

## Plan-specific resources page

The screenshot shows the 'Plan-specific resources' page for a 'Demo plan' with contract number '123456'. It features a language selector (English/Spanish) and a section titled 'Enrolling employees' with the instruction 'Share this information with employees eligible to take part in your plan'. There are three resource cards under 'For you to send to employees' and 'For you to present'. The 'Additional resources' section includes links for '404a-5 plan fees and investment notice', 'Plan highlights', 'Investment options microsite', 'Beneficiary form', and 'Opt-out form'. The 'Presentation resources' section includes links for 'Participant website demo', 'Enrollment webinar prerecord', and 'Weekly enrollment webinar invitation'.

## Accessing your plan-specific resources page

- 1 On the plan sponsor website homepage, look in the **Employees** section and click the **Access the eKit PDF** website link.
- 2 Click **Enrollment access**.
- 3 Input your contract and enrollment access numbers.

## Why use online enrollment?

To put it simply, it makes things easier to manage and leads to better outcomes for new enrollees. Your customized **Plan-specific resources** page provides everything you need to offer and support online enrollment—including email templates, enrollment kits, presentations, and more.

**Use the email template for best results:** Our online enrollment experience is easier than the traditional pen-and-paper method.

And if some of your employees can't enroll online or by phone, you can print out up-to-date versions of the forms you need.



# Submitting payroll information

Payroll information, which includes contribution and census information, is quick and easy to submit with our online submission tool, located on the plan sponsor website.

This tool allows you to securely submit contribution, census, and payment information electronically. You can access the submission tool by clicking the **Make a contribution** link, located on the **Your contract** homepage.

## Your contract homepage

**John Hancock** Sign out | Edit my profile  
Welcome, Marketing Account April 08, 2021  
Your contract reports | Your resources | Getting help | News Home | Search | Contact information | Message center

### your contract

JH - FE/BI/BAT USE ONLY - CN | Contract: 101330 As of April 07, 2021

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Last name  Search

- AFTERTAX, TAX
- AFTERTAX, TEST EIGHTEEN
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- AFTERTAX, TEST FIFTEEN
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- AFTERTAX, TEST NINETY SEVEN
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- AFTERTAX, TEST NINETY THREE
- AFTERTAX, TEST NINETY TWO
- AFTERTAX, TEST NINETEEN
- AFTERTAX, TEST ONE
- AFTERTAX, TEST SEVENTEEN
- AFTERTAX, TEST SIX
- AFTERTAX, TEST SIXTEEN
- AFTERTAX, TEST TEN
- AFTERTAX, TEST THIRTEEN

[How to change employee addresses](#)  
[How to enroll employees](#)  
[How to encourage enrollment](#)

Contribution status		<a href="#">View details</a>
Last payroll allocation	\$10.00	
For payroll ending	06/24/2019	
Invested	06/24/2019	

[→ Make a Contribution](#)

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Quick Links	
-----Select-----	

Resources	
• <a href="#">Submit a document</a>	
• <a href="#">Make a fund change</a>	
• <a href="#">Access forms</a>	
• <a href="#">Participant Education</a>	
• <a href="#">Access the eKit PDF website</a>	
• <a href="#">Market Dynamics</a>	

Distribution SmartLink	
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Message Center		<a href="#">View</a>
<b>Summary</b>		
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<a href="#">Coming soon: a personal finance organizer that helps participants take control of their finances - at no added cost</a>	
<a href="#">It's about time program - Q1 Participant digital outreach</a>	
<a href="#">2020 Audit Package - New material now available</a>	
<a href="#">Q1 advocacy campaign</a>	
<a href="#">John Hancock's State of the participant 2021</a>	
<b>Newsletter Q2 2021</b>	
<a href="#">Legislative updates</a> <a href="#">Same-Sex Marriages Will Be Recognized For Federal Tax Purposes</a>	

## Submitting files

- 1 Select the **Make a contribution** link from the **Your contract** homepage.
- 2 On the **Submission history** page, click **Upload a contribution file**, **Upload a combination file**, or **Upload a census file**.
- 3 Upload the file.
- 4 If uploading a contribution file:
  - Indicate the payment date for the contribution.
  - Enter the payment amount for the contribution.
- 5 Click **Send** to upload the file.
- 6 Click **OK** to confirm your submission.

## Submission history page

**Submission history**

This page provides a 24-month history of submissions. To view more details about an individual submission, click the appropriate link below.

To make a file submission, simply select an option from the "What would you like to do?" menu on the right.

**What would you like to do?**

- View submission history report
- Upload a contribution file
- Upload a census file
- Create a new contribution submission
- Make a payment
- Send a conversion file
- Copy my last contribution

**Submission History Total Records: 70** Page 1 2

Submission number	Submission date/time	Submission type	Payroll date	Contribution total (\$)	Payment Submitted by	Status
27787766		Regular contribution	01/20/2021	\$0.00	Not available John Hancock Representative	Work in Progress
27427608		Regular contribution	11/25/2020	\$0.00	Not available Trustee Fiduciary1	Work in Progress
27419553		Regular contribution	11/25/2020	\$10.00	Not available 741Auth Sign	Work in Progress
27185885		Regular contribution	10/16/2020	\$0.00	Not available John Hancock Representative	Work in Progress
27179883		Regular contribution	10/15/2020	\$0.00	Not available John Hancock Representative	Work in Progress
27188103		Regular contribution	10/14/2020	\$0.00	Not available John Hancock Representative	Work in Progress
27167988		Regular contribution	10/14/2020	\$0.00	Not available John Hancock Representative	Work in Progress
27167985		Regular contribution	10/14/2020	\$0.00	Not available John Hancock Representative	Work in Progress
27167911		Regular contribution	10/14/2020	\$0.00	Not available John Hancock Representative	Work in Progress

## Upload a contribution file page

**upload** a contribution file

This function allows you to securely submit files containing contributions, loan repayments and associated payments.

This tool can be used when you have a file that is properly formatted for processing by John Hancock USA. Note: When sending files with participants who are missing enrollments, we will use the name provided to set up the participants account. Please ensure the following format is used Last name, First name, when providing participant names, so that we can properly set up their account.

**What would you like to do?**

- View submission history report
- Upload a contribution file
- Upload a census file
- Create a new contribution submission
- Make a payment
- Send a conversion file
- Copy my last contribution

**Upload a contribution file**

Contract 101330 JH - FE/BIT/BAT USE ONLY - CN

**File Information**

File type  Regular Contribution  Transfer Contribution

File name  No file chosen (Maximum file size accepted is 5 MB)

**Payment Information**

Payment effective date  (mm/dd/yyyy)

Account	Contribution
You are not authorized to use the checking accounts on this contract. Please contact your user manager or client account representative. John Hancock USA Cash Account Current Balance: \$0.00	\$ 0.00
Available for allocation: \$0.00	
<b>Totals</b>	<b>\$0.00</b>



**Helpful hint:** The **Status** column on the **Submission history** page will show the status of your file submission and indicate any errors that occurred with the file.

# Updating payroll information

In addition to submitting a census file to update employee information, you can update employee records individually through the **Census information** page. You can access this page from the **Quick links** drop-down list on the **Your contract** homepage.

To update **Census information** for an employee:

- 1 Go to the **Census information** page.
- 2 Search for the employee record that needs to be updated.
- 3 To edit, select the employee record that needs to be updated.
- 4 Update and save the information directly on the **Employee snapshot** page.

To **add a new employee**:

Click the button in the middle of the page and follow the instructions.

**census information**

This page is your center for employee information. By selecting the tabs below you can focus on the type of information you are interested in. The search tools will allow you to segment and search the employee records. When you wish to view more details about a specific employee, use the color coded buttons to the left of the employee name.

Refer to the [Required Census Information](#) guide, which outlines all the participant information required by service so that we can best support your plan.

**How to...**

- encourage enrollment
- add employee information
- edit employee snapshot

**Quick Links**

-----Select-----

How to use this page  
Print this report  
Download census report

**add employee**

**Summary** | **Addresses** | **Eligibility** | **Deferrals**

**Employee Summary Search**

To search for an employee by last name or SSN, make your selection below and click "search" to complete your request.

**Segment**  
All Employees

**Last name**

**SSN**

**Division**

**Employment status**  
All

search reset

Legend: View Edit Reset password

Action Name	Date of birth	Hire date	Division	Employment status	Warning
AFTER_TAX_TAX xxx-xx-0000	01/16/1980		UNKNOWN	Terminated 10/23/2019	
AFTER_TAX_TEST_EIGHTEEN xxx-xx-1018	04/05/1986	04/01/2012	UNKNOWN	Terminated 04/05/2017	
AFTER_TAX_TEST_ELEVEN xxx-xx-1011			UNKNOWN		
AFTER_TAX_TEST_FIFTEEN xxx-xx-1015			UNKNOWN		

Employees 1-4 of 176

Page 1 2 3 4 5



## Helpful hints

- A warning sign will appear if we're missing information for one of your employees.
- The secure document uploaded (SDU) capability offered on our site is a safe way for you to provide required documents and data to us for processing.<sup>1</sup> And you can easily access a list of all the documents you've uploaded.
- If a transaction request isn't in good order, we'll notify you or your designated contact within 24 hours and request clarification or additional information.

<sup>1</sup> Anyone who submits documentation or forms related to participant transactions must be an authorized signer for the plan.



Update information on existing employees—or add data for new ones—on the **Employee snapshot** page

**General information** includes the employee's name, date of birth, and Social Security number.

**Employment information** includes an employee's hire date, employment status, and salary.

**Contact information** includes the employee's mailing and email addresses.

**Plan participation information** shows eligibility and deferral information.

## Employee snapshot page

John Hancock Sign out | Edit my profile

JH - FE/BIT/BAT USE ONLY - CN | Contract: 101330

Your contract reports | Your resources | Getting help | News Home | Search | Con

[Contract details](#) | [Employees](#) | [Transactions](#) | [Investments](#)

### employee snapshot

**Edit Census Information**  
This page allows you to manage employee records online. Once you've entered any updates to the census information, select save. If there are any corrections needed, warnings/errors will be provided to assist you.

As an alternative, a census file can be submitted to make updates. Visit the tools page for more details.

Employee names can now be updated through your next Census File submission or directly online on the Employee Snapshot page. You no longer need to send John Hancock the Employee Data Change form for employee name updates.

Refer to the [Required Census Information](#) guide, which outlines all the participant information required by service so that we can best support your plan.

+ / - All sections Previous value

**General information for AFTERTAX, TEST EIGHTEEN**

SSN	xxx-xx-1018
Prefix	<input type="text"/>
First name	TEST EIGHTEEN
Middle initial	<input type="text"/>
Last name	AFTERTAX
Employee ID	<input type="text"/>
Date of birth	04/05/1986 <input type="text"/> (mm/dd/yyyy)

**Employment information**

Hire date	04/01/2012 <input type="text"/> (mm/dd/yyyy)
Division	UNKNOWN
Employment status	Terminated <input type="text"/>
Employment status effective date	04/05/2017 <input type="text"/> (mm/dd/yyyy)
Annual base salary	<input type="text"/>
Eligible plan YTD compensation	<input type="text"/>
Plan YTD hours worked	400
Plan YTD hours worked/eligible comp effective date	04/23/2019 <input type="text"/> (mm/dd/yyyy)

**Contact information**

<input type="text"/>
<input type="text"/>
<input type="text"/>

**Plan participation information**

<input type="text"/>
<input type="text"/>
<input type="text"/>



**Helpful hint:** This is the window you'll access when you click the **New employee** button shown on the previous page. Enter all the required information at once.



# Sending required employees notices

We provide you with two options to fulfill your fiduciary duty in sending plan notices to your eligible employees: Notice Manager and SEND Service. Each option can help you meet your notice need and, together, they offer a robust notice solution.

## **Notice Manager** makes it easy for you to organize and deliver notices

This do-it-yourself option helps you prepare and share plan notices with your eligible employees. **Notice Manager** centralizes your employee notices, enabling you to coordinate delivery with your third-party administrator. This service is available to you at no additional cost. (Mailings are available at an additional cost, and a credit card is required.)

With **Notice Manager**, you can:

- Upload up to 20 plan documents
- Share plan documents with your eligible employees by posting them to Manulife John Hancock Retirement's participant website
- Build customized notice packages that you can download, email, or mail directly to your employees' homes (credit card required)
- View notice mailing status
- Access your notices from a centralized location, including those that Manulife John Hancock Retirement makes available to you, such as our 404a-5 plan and investment notice
- Create up to five **Notice Manager** alerts to help you track when you should send your notices
- Track your mailing history for audit purposes
- Post the most current version of each mailing to the participant website<sup>4</sup>

<sup>2</sup> Simply posting notices to Manulife John Hancock Retirement's participant website does not satisfy electronic delivery rules defined in the Default Electronic Disclosure Safe Harbor, 29 CFR 2520 and 2560, RIN 1210-AB90. Follow up with your legal counsel as required.



To learn more about how **Notice Manager** and **SEND Service** can help make managing your retirement plan easier, contact your client service representative.

## **SEND Service manages the notice process for you**

**SEND Service** is an automated notice creation and delivery solution that helps support your fiduciary responsibilities.<sup>2</sup> Packages will include our 404a-5 plan and investment notice and other notice<sup>3</sup> types, as selected by you.

If selected, **SEND Service** will:

- Allow you to choose from a robust selection of ERISA-compliant notice options
- Create the notice of your choice based on your selection
- Provide you with a 10-day preview period prior to the annual mailing, with the opportunity to adjust your preferences, if required
- Centralize your mailings for audit purposes
- Mail the notice package to your eligible employees annually
- Provide an on-demand notice to use as required (applicable only for plans that have elected other notice types)
- Post the most current version of each mailing to the participant website<sup>3</sup>



**Helpful hint:** Remember to update your plan census regularly to ensure your notices are delivered to all your eligible employees.

<sup>3</sup> The cost of SEND Service is customized to the plan based on certain plan demographics and will be reflected in Manulife John Hancock Retirement's required revenue.



# Submitting participant investment changes

The simplest way for participants to update their current and future investments is to do it themselves at [myplan.johnhancock.com](https://myplan.johnhancock.com). As an alternative, you can help participants complete an investment change form and submit it on their behalf. An authorized signor or trustee signature is required on this form.

## Participant self-help changes

Once participants have been onboarded to [myplan.johnhancock.com](https://myplan.johnhancock.com) and have activated Manulife John Hancock Retirement's mobile app, they're free to use either of them to make changes to their plan investments.

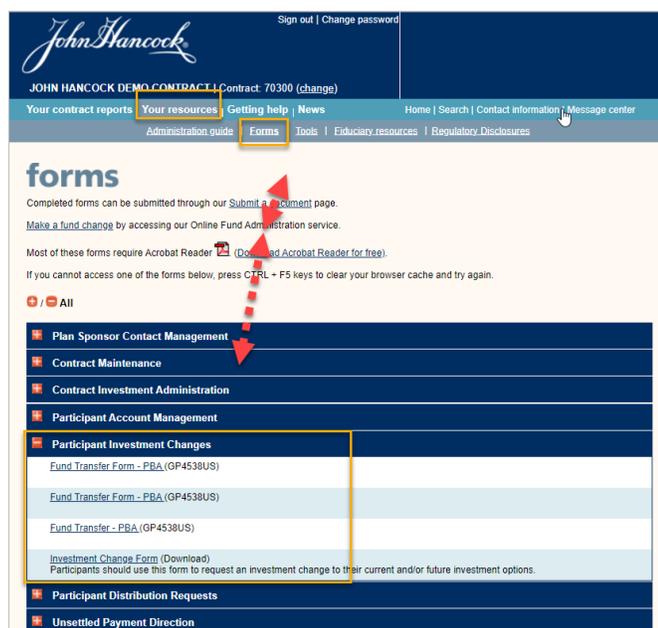
Available changes include the allocation of:

- Their current account balance
- Future contributions

## Changes that you assist with

If participants don't have online access to their accounts, you may complete and submit an investment change form through the **Forms** page of the plan sponsor website.

- 1 On the plan sponsor website homepage, click **Your resources**.
- 2 Click **Forms** on the drop-down menu.
- 3 On the Forms page, click to access the available **Participant Account Management** forms.



**Note:** If using the investment change form, investment changes will take effect on the same business day if Manulife John Hancock Retirement receives a properly completed and signed form by 4:00 P.M., Eastern time, or the close of the New York Stock Exchange, whichever is earlier. If received after this time, the changes will be processed on the next market day. Participants may also specify a future date for investment changes.



# Processing distributions

You can reduce your administrative workload by processing distributions (loans and withdrawals) through the plan sponsor website.

Our electronic process enables participants to create and track loan or withdrawal requests online through the participant website. Your plan consultant then reviews the request, and you approve it on the plan sponsor website.

You can access our online tool through the **Tools** page of the plan sponsor website. This will take you to the **Online loan and withdrawal requests** page, which is the main page for online distributions.

## Tools page

The screenshot shows the 'tools' page with a navigation bar at the top containing links like 'Your contract reports', 'Your resources', 'Getting help', 'News', 'Home', 'Search', 'Contact information', and 'Message center'. Below the navigation bar are links for 'Administration guide', 'Forms', 'Tools', 'Fiduciary resources', and 'Regulatory Disclosures'. The main heading is 'tools'. Below the heading is a paragraph explaining that the page provides access to electronic submission tools. There are two sub-sections: 'Electronic Tools' and 'File Creation Tools'. The 'Electronic Tools' section includes links for 'Submit a file', 'Submit a document', and 'Make a fund change', each with a brief description. The 'File Creation Tools' section includes a link for 'Loans and Withdrawals' with a description.

The screenshot shows the 'online loan and withdrawal requests' page. The heading is 'online loan and withdrawal requests'. Below the heading is a paragraph explaining that the page lists online loan and withdrawal requests that have not reached their expiry date. There is a 'Print report' button on the right. Below the paragraph are links for 'Create withdrawal request' and 'Create loan request'. There is a legend with 'Edit' and 'View' icons. Below the legend is a search filter section with 'Requests from' and 'to' date pickers, a 'Request status' dropdown menu, and a 'Participant' search box. Below the search filter section is a table with columns for 'Submission number', 'Date of request', 'Type of Request', 'Participant name / SSN', 'Status', and 'Initiated by'.

To approve a loan or withdrawal request:

- 1 Go to the **Message center summary** on the “Your contract” homepage.
- 2 Click the **Loans & withdrawals** link.
- 3 This takes you to the message center main page, where you can approve the request.

## Your contract homepage

**your contract**  
JOHN HANCOCK DEMO CONTRACT | Contract: 70300 (change) As of April 26, 2021

Contract summary		
Total contract assets (excludes uncashed checks)	\$136,042.14	<a href="#">Contract snapshot</a>
Cash account balance (amount included in total contract assets)	\$73.06	<a href="#">Cash account / payment history</a>
Uncashed checks as of 04/26/2021 (amount not included in total contract assets)	\$2.00	<a href="#">Uncashed checks</a>
Loans outstanding	38 loans: \$56,125.72	<a href="#">Loan summary</a>

Employees	
Total number of account holders	142
Total number of non-account holders	60
Total number of employees	202

Contribution status		<a href="#">View details</a>
Last payroll allocation	\$17.00	
For payroll ending	12/09/2019	
Invested	12/09/2019	

Message Center		<a href="#">View</a>
Summary	Total	
<a href="#">Payroll updates</a>	26	
<a href="#">Loans &amp; Withdrawals</a>	1	
<a href="#">Files &amp; payments</a>	1	
<a href="#">Features and Permissions</a>	8	
<a href="#">Investments</a>	2	

## Message center main page

**message center**

This page lists all active messages for the highlighted tab. A red exclamation mark indicates that the message is urgent. Once a message is acted on, declared complete or removed from view, it can be found in the Message Archive.

If there is no button, then the message is informational only. Once you have read the message, click the icon at the far right to remove the message from your active view.

Summary	Payroll updates (26)	Loans & Withdrawals (1)	Compliance matters (0)	Files & payments (1)	Features and Permissions (8)	Investments (2)	General information (0)	Census (0)	Notice Center (0)
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**Uncashed Checks (1 of 1)**

**Posted** [Details](#)

Apr 07, 2021

**Uncashed checks for your contract**

Our records indicate that your contract has uncashed check(s). Uncashed checks are not reflected in the reported value of your total contract assets. As the Plan's fiduciary, you should monitor this report carefully because you have fiduciary responsibility over the funds associated with both outstanding and stale dated uncashed checks until the checks have been cashed and the funds have been distributed to the intended payees. Visit the [Uncashed checks page](#) to view detailed information.

# Approving loans

When a participant requests a loan on the participant website, it's submitted to the plan consultant for review and sent back to the participant for acceptance. Once the participant accepts the loan request, a notification will appear on the message center notifying you that the loan is ready for approval. The plan sponsor then approves the loan, which is automatically submitted to Manulife John Hancock Retirement for processing.

Prior to plan sponsor approval:

- 1 The participant creates a loan request online (through the participant website) and sends it to the plan consultant for review.
- 2 The plan consultant verifies that the loan requested is valid based on plan and vesting rules, then sends the request back to the participant for acceptance.
- 3 The participant confirms the loan amount, agrees to the legal declarations, and submits the request for approval.
- 4 The plan administrator validates the information, approves the request, and it's automatically submitted to Manulife John Hancock Retirement for processing.

**Note:** Where participants don't have access to the participant website, plan sponsors can request loans on behalf of their participants through the plan sponsor website.



# Approve loan request page

Sign out | Edit my profile

JH - FE/BIT/BAT USE ONLY - CN | Contract: 105808 (change)
Home | Search | Contact information | Message center

Your contract reports | Your resources | Getting help | News
Administration guide | Forms | Tools | Fiduciary resources | Regulatory Disclosures

## approve loan request

This page allows you to approve a loan request for a participant. Highlighted fields must be completed to approve the request. Items that have been changed are marked with ➤.

You are at the third stage:

1. Create
2. Review
3. Approve
4. Process

Submission number: 28396328

+ all sections

Participant information		Employee snapshot	
Name	ABBY HANCOCK	Contract number	105808
SSN	xxx-xx-0001	Contract name	JH - FE/BIT/BAT USE ONLY - CN
Employment status			

+ Loan details

Loan type	General purpose		
Loan reason (max. 250 characters)	demo test		
Request date	04/28/2021	Expiration date	05/28/2021
Estimated loan start date	04/28/2021	Estimated loan maturity date	04/28/2026
Next payroll date	05/15/2021	Maximum amortization period	5 years
TPA loan issue fee	0.00		

**Default provision**  
The default loan provision noted below will be used for this loan request. If you wish to change the default loan provision, you may do so only during the create and review process. During the approval process, the loan provision is considered final and cannot be changed. The entire unpaid balance and interest of the loan will become due and payable upon (a) termination of employment with the employer, or (b) failure to make a scheduled payment. Default on the loan will occur if repayment is not made in full by the end of the calendar quarter following the calendar quarter in which either one of the above events occurs.

+ Calculate maximum amount available for loan

+ Loan calculations

+ Payment instructions

Payment method:  Direct Deposit  Check  Wire  
When sending payment by wire, the participant may be charged a fee by the receiving bank.

**Payee information**

Name	ABBY HANCOCK
Address line 1	200 Bloor St. E.
Address line 2	Attn: FE Team
City	Toronto
State	Military State - AA ON
Country	CANADA
Zip code	M4W 1E5

**Declarations**

The participant agreed to:

Truth in Lending Notice

Non-negotiable Promissory Note and Irrevocable Pledge and Assignment

[print loan documents](#)

+ Notes

exit
save & exit
deny
approve

^ The account balance reflects the values at time of approval.

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All contract information is confidential and you agree to safeguard and protect such information in accordance with the standards required by law and use such information only for authorized plan administration purposes.

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G-PS 24432

[Accessibility](#) | [Legal](#) | [Privacy & Security](#) | [Corporate Web site](#)

## Approving withdrawals

When a participant requests a withdrawal on the participant website, it's submitted to the plan consultant for review. Once the plan consultant has reviewed the request, a notification will appear on the message center notifying you that the withdrawal is ready for approval. The plan sponsor then approves the withdrawal, which is automatically submitted to Manulife John Hancock Retirement for processing.

Prior to plan sponsor approval:

- 1 The participant creates a withdrawal request online (through the participant website) and submits it to the plan consultant for review.
- 2 The plan consultant reviews the request to verify the withdrawal details and forwards it to the plan sponsor for approval.
- 3 The plan sponsor validates the information, approves the request, and it's automatically submitted to Manulife John Hancock Retirement for processing.

**Note:** Where participants don't have access to the participant website, plan sponsors can request withdrawals on behalf of their participants through the plan sponsor website.



## Approve withdrawal request page

John Hancock  
Sign out | Edit my profile  
JH - FE/BIT/BAT USE ONLY - CN | Contract: 108078 (change)  
Your contract reports | Your resources | Getting help | News | Home | Search | Contact Us  
Administration guide | Forms | Tools | Fiduciary resources | Regulatory Disclosure

### create withdrawal request

Step 1 of 2 [Before you begin](#)

This page allows you to create a withdrawal request on behalf of a participant in your retirement plan. Step one of the process requires you to provide some basic information. Withdrawal fees may apply.

You are at the first stage of your contract's withdrawal process:

1. Create
2. Review
3. Approve
4. John Hancock processes

**Errors (0) / Warnings (0) / Alerts (1)**

1. Participant has an account balance of 50. On-line withdrawal cannot be processed at this time [2409]

all sections

#### Participant information [Employee snapshot](#)

Name	TEDDY VAN WINKLE
SSN	108-07-8001
Contract number	108078
Contract name	JH - FE/BIT/BAT USE ONLY - CN
State of residence	MA Massachusetts
Date of birth	<input type="text"/> (mm/dd/yyyy)
Legally Married	<input type="radio"/> Yes <input type="radio"/> No

Spousal consent may be required if the participant is married.  
Changes to state of residence apply to this transaction only. To update the participant's record, contact your client account representative.

#### Basic information

Type of withdrawal:

Participant leaving plan?  Yes  No

Last contribution payroll ending date:  (mm/dd/yyyy)

Final contribution date:  (mm/dd/yyyy)

If the final contribution date is later than the payroll ending date, enter the final contribution date. Otherwise, enter the displayed date. The withdrawal will be processed after we receive the final contribution.

Payment to:

If payment is to Plan Trustee, they are responsible for disbursement of funds, all tax withholding and reporting to the IRS.

#### Loan details

Loan number	Outstanding balance(\$)
Loan #1	4,432.93
Total	4,432.93

What should be done with all outstanding loans?

Hover your mouse over action buttons for further details.

[cancel & exit](#) [save & exit](#) [next](#)



# Accessing reports

To assist you with your plan administration, you can access plan-related information and reports on the plan sponsor website.

This information is available through a series of **Quick links**, which can be viewed and/or downloaded from most pages of the website, including the **Your contract** homepage.

## Your contract homepage

**your contract**  
JH - FE/BI/BAT USE ONLY - CN | Contract: 101330 As of April 07, 2021

Contract summary		
Total contract assets (excludes uncashed checks)	\$4.15	<a href="#">Contract snapshot</a>
Cash account balance (amount included in total contract assets)	\$0.00	<a href="#">Cash account / payment history</a>
Uncashed checks as of 04/07/2021 (amount not included in total contract assets)	\$0.00	<a href="#">Uncashed checks</a>
Loans outstanding	0 loans: \$0.00	<a href="#">Loan summary</a>

Employees	
Total number of account holders	169
Total number of non-account holders	7
Total number of employees	176

[View accounts](#)  
[View census](#)

Account holders are highlighted in the list below.

Select a name to view employee census information or enter a last name for a specific employee.

Last name  [Search](#)

AFTER TAX, TAX  
AFTERTAX, TEST EIGHTEEN  
AFTERTAX, TEST ELEVEN  
AFTERTAX, TEST SIXTEEN

Contribution status		<a href="#">View details</a>
Last payroll allocation	\$10.00	
For payroll ending	06/24/2019	
Invested	06/24/2019	

[→ Make a Contribution](#)

Contacts		<a href="#">More information</a>
Your client account representative		
PAUL GARDHOUSE	1.800.333.0983	
Email		ext. 825169
Customer service toll-free fax line		
	Enrollment forms	
	1.866.377.8846	

Other documents

**Quick Links**  
✓ [Select](#)

- [Contract profile](#)
- [Contract service features](#)
- [Contract snapshot](#)
- [Contract statements](#)
- [Plan information](#)

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- [Census](#)
- [Addresses](#)
- [Address history](#)
- [Eligibility](#)
- [Accounts](#)
- [Deferrals](#)
- [Deferral Tasks](#)
- [Statements](#)
- [Loans and Withdrawals](#)
- [Notice Manager](#)

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- [Transaction history](#)
- [Pending Withdrawals](#)
- [Systematic withdrawals](#)
- [Cash account](#)
- [Current loan summary](#)
- [Uncashed Checks](#)

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- [Contract investment options](#)
- [Investment allocation](#)
- [Investment Platform Update](#)
- [Performance charting](#)

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- [It's about time program - Q1](#)
- [Participant digital outreach](#)

Quick links provides you access to:

- **Contract statements**—Three plan-level financial statements: (1) employer statements, (2) plan administrator report, or (3) Schedule A report.
- **Participant statements (statements)**—View on the site or download PDF versions.
- **Transaction history**—A listing of all the financial transactions for your plan over the past 24 months; a drop-down list allows you to view data from different month ends.
- **Accounts**—A listing of all plan participants who have an account; the report also shows whether participants were enrolled using their own instructions or trustee-directed instructions.
- **Census information**—A listing of the census information we have on file for each of your employees; the report includes employees who may or may not be in the plan and is divided into four tabs: (1) summary, (2) addresses, (3) eligibility, and (4) deferrals.
- **Vesting information**—A listing of vesting information for each of your participants; if vesting information has been provided, it will appear by employer and employee money type. This vesting information will be printed on statements and used for online transactions.



# Facilitating individual rollovers



As other options are available, such as leaving it in their old plan, rolling over to an IRA, or cashing out, participants are encouraged to review all of their options to determine if combining retirement accounts is suitable for them.

If your plan allows for individual rollovers, participants can move other retirement accounts (401(k), 403(b), 457(b),<sup>4</sup> IRA, SEP, SIMPLE, etc.) into their qualified plan with Manulife John Hancock Retirement.

## **We partner with you to help participants consolidate their retirement plan assets**

It's likely that many of your employees have multiple retirement accounts. This can make it harder for them to track their savings, and they may not know that they can consolidate their accounts. That's where we come in. We'll help educate your employees about the potential benefits of rolling their retirement accounts into your plan, and we'll make the consolidation process as seamless as possible for them—and you.

## **Providing a turnkey participant experience**

We help drive better outcomes for your participants by:

- Promoting the benefits of retirement account consolidation
- Increasing awareness of the consolidation services available through your plan
- Offering one-on-one support with a consolidation specialist to help facilitate rollovers

## **Call Manulife John Hancock Retirement consolidation services at 877-525-7655 for details**

Process for participants who prefer to consolidate their own accounts:

- 1** The participant contacts the previous plan trustee (or financial institution for an IRA) to initiate the rollover.
- 2** The participant completes any necessary paperwork required to facilitate the rollover and requests that the check be made payable to the trustee(s) of the current plan for the benefit of the employee (e.g., trustees of ABC company savings plan for the benefit of Jane Doe).
- 3** Once the check is received from the previous plan or financial institution, the trustee endorses it to Manulife John Hancock Retirement (i.e., on the back of the check, write "Make check payable to Manulife John Hancock Retirement," and then sign).
- 4** The trustee/authorized signer completes an **Instructions for Rollover Contribution form** and mails it with the check to Manulife John Hancock Retirement.

<sup>4</sup> Only governmental 457(b) accounts can be consolidated into qualified retirement accounts.



# Managing contact information

It's important that you identify and assign key business contacts for your Manulife John Hancock Retirement qualified plan.

## Key business contacts

- **Administrative contact**—Authorized to provide administrative directions and submit and update employee census information under the contract
- **Authorized signer**—Authorized to provide administrative directions, submit and update employee census information, and approve financial transactions allowed under the contract
- **Payroll administrator**—Authorized to submit contributions and employee census information; this individual will only have access to the electronic submission pages and the names and Social Security numbers of participants on the website
- **Trustee**—Authorized to provide direction on any administrative matter and approve any type of financial transaction allowed under the contract
- You can identify and manage business contacts on the **Contact information** page of the plan sponsor website. To access the **Contact information** page, go to the **Your contract** homepage, and click the **Contact information** link

## Your contract homepage

The screenshot shows the John Hancock 'your contract' homepage. At the top, there is a navigation bar with links for 'Your contract reports', 'Your resources', 'Getting help', 'News', 'Home', 'Search', 'Contact information' (highlighted with a red box), and 'Message center'. Below the navigation bar, the main content area is titled 'your contract' and displays contract details for 'JH - FE/BIT/BAT USE ONLY - CN | Contract: 101330' as of April 07, 2021. A 'Contract summary' table is visible, showing 'Total contract assets' of \$4.15, 'Cash account balance' of \$0.00, and 'Uncashed checks as of 04/06/2021' of \$0.00. There are also sections for 'Loans outstanding' (0 loans: \$0.00), 'Employees' (Total number of account holders: 169), and 'Contribution status' (Last payroll allocation: \$10.00). On the right side, there are 'Quick Links', 'Resources', and 'Distribution SmartLink' sections.

Contract summary	
Total contract assets (excludes uncashed checks)	\$4.15
Cash account balance (amount included in total contract assets)	\$0.00
Uncashed checks as of 04/06/2021 (amount not included in total contract assets)	\$0.00
Loans outstanding	0 loans: \$0.00

Employees	
Total number of account holders	169

Contribution status	
Last payroll allocation	\$10.00

# Adding or modifying users on the website

- 1 Select the **Contact information** link from the **Your contract** homepage.
- 2 On the **Contacts** page, click the **Add contact** button to add new contacts and define their role.
- 3 Complete the required information, and click **Save**.
- 4 To update an existing contact's information, select **E** beside the contact's name to edit, or **D** to delete the contact.

## Contacts page

**contacts**

You can view contact information, including John Hancock contacts, Plan Sponsor contacts, Plan Consultant (TPA) contacts and Financial Representative contacts. To manage the profile of another contact, select the required action beside the individual's name (eg. view, edit, manage password, delete, suspend or unsuspend), or use the 'add profile' button to add a new web contact. For definitions of the contact roles, access the 'How to use this page' link.

**Legend:**

- Client mail recipient
- Trustee mail recipient
- Primary contact
- Signature received - authorized signer
- Signature received - trustee
- No web access
- Direct debit
- Investment Comparative Chart Designate
- SEND Service Notice Contact

Action	Contact name*	Role	Special attributes	Email address	Phone	Fax
	Sterk Financial-12345678902345-Kelsey Bankey-123456789012223	Intermediary Contact (Broker)		pswtesting@hotmail.ca	223-456-7889	
	Marketing Account	Administrative Contact		plansponsor@outlook.com	416-926-5942	
<b>E</b>	Payroll Administrators	Payroll Administrator		plansponsor@outlook.com	416-926-3000	416-926-3000
<b>D</b>	Admin Contact	Administrative Contact		pswtesting@hotmail.ca		333-333-3333

**Addresses**

Line	Legal	Mailing	Courier	Trustee
Line 1	200 Bloor St E (Legal)	200 Bloor St E (Mailing)	200 Bloor St E (Courier)	200 Bloor St E (Trustee)
Line 2	Toronto, ON	Toronto, ON	Toronto, ON	Toronto, ON
City	Canada M4W 1E5	Canada M4W 1E5	Canada M4W 1E5	Canada M4W 1E5
State				
Zip code				

**add contact**

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**add profile**

Enter the user's profile information in the spaces provided. Set up the user's website access by selecting 'permissions' or by selecting their role (if applicable). To change any of the default email preferences, select the link. To delete a contract from the profile, select the 'delete' button. To save the profile when you are finished, select the 'save' button below.

**\*Required Information**

**Add profile<sup>1</sup>**

First name \*

Last name \*

Primary Email \*

Telephone number

Fax number

Social security number \*

Web access\*  yes  no

Add contract number  [Add](#) Role definitions

Contract number 101330

Contract name JH - FE/BIT/BAT USE ONLY - CN

Role \*

**delete**

**cancel** **save**



**Helpful hint:** Access to manage contact information depends on your role. If you haven't identified business roles for your plan, contact your client account representative.



# Contacting Manulife John Hancock Retirement

## **Client account representative**

If you have questions regarding the ongoing administration of your plan, contact your dedicated client account representative.

Assistance is available from 8:00 A.M. to 8:00 P.M., Eastern time, Monday through Friday.

## **Toll-free numbers**

Plan sponsors: 800-333-0963

Participants: 800-395-1113 (English)

Participants: 800-363-0530 (Spanish)

Participants consolidating retirement accounts: 877-525-7655

Participants terminating or retiring: 888-695-4472

## **Fax numbers**

Enrollment forms: 866-377-8846

Other documents: 866-377-9577

## **Manulife John Hancock Retirement websites**

Plan sponsor website: [jhpensions.com/er](http://jhpensions.com/er)

Participant website: [myplan.johnhancock.com](http://myplan.johnhancock.com)

**For contact information, please visit the [plan sponsor website](#).**

## **Mailing address**

Attention: [your client account representative]

Manulife John Hancock Retirement Plan Services

P.O. Box 600

Buffalo, New York 14201-0600

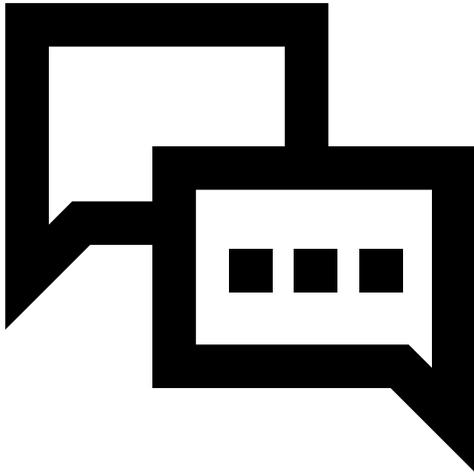
## **Courier address**

Attention: [your client account representative]

Manulife John Hancock Retirement Plan Services

200 Bloor Street East - ET G-D02

Toronto, Ontario Canada M4W 1E5



# **Manulife John Hancock Retirement is here to *help***

We have many tools and resources aimed at helping you with your plan administration responsibilities.

Contact your Manulife John Hancock Retirement representative to learn more.

# We make retirement plans *work.*

For more than 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 2024 Defined Contribution Recordkeeping Survey © 2024 Asset International, Inc., PLANSPONSOR, 2024.



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Rollovers are available for plans using John Hancock's consolidation services and are subject to the provisions of a company's plan.

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