Manulife Retirement | John Hancock

Plan administration made *easy*

Your reference guide

Go to the plan sponsor website at
jhpensions.com/er

FOR PLAN SPONSOR USE ONLY. NOT FOR USE WITH PLAN PARTICIPANTS.

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

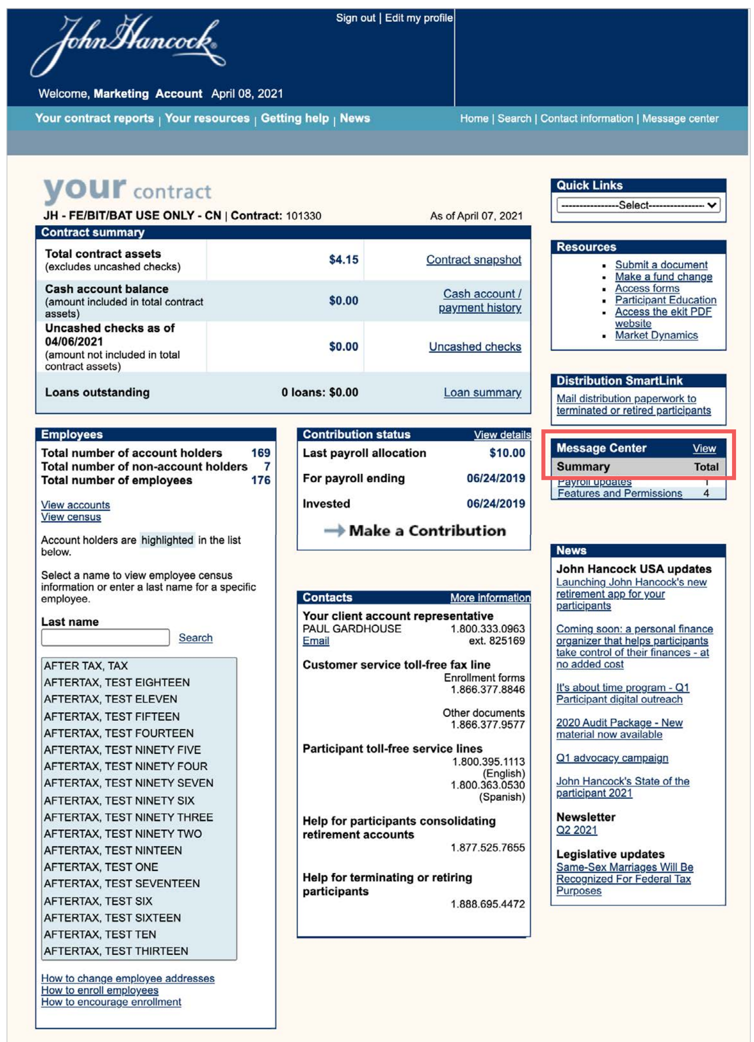
The message center, which is located on the plan sponsor website, is an important part of how Manulife John Hancock Retirement communicates with plan sponsors.

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



Managing messages

On the **message center** main page, your messages are organized into categories, including payroll updates, loans and withdrawals, compliance matters, files and payments, features and permissions, and general information.

Messages are summarized as **Urgent**, **Action**, or **FYI**.

Click on your messages to view more detailed information, then take action as required.

Message center main page

Summary | Payroll updates (1) | Loans & Withdrawals (0) | Compliance matters (0) | Files & payments (0) | Features and Permissions (4) | Investments (0) | General information (0) | Census (0) | Notice Center (0)

	Urgent	Action	FYI
Payroll updates			
Enrollments			
Deferrals			
Address changes		1	
Loan repayments			
Beneficiary Designation			
Loans & Withdrawals			
Loans			
Withdrawals			
Withdrawal of Add'l Submission			

	!	Posted	Details
		Apr 08, 2021	**Recipient email was returned as undeliverable** We sent an email to valerie_d'andrea@usdemo.com for VAL D'ANDREA which was returned as undeliverable. Delivery of the email may have been delayed or temporarily suspended. If the email address has changed or to validate the email address go to the Edit Profile page and make any necessary changes. <More details>
		Apr 08, 2021	**Recipient email was returned as undeliverable** We sent an email to tony_kwan@jh.com for CTSDemouser CTS which was returned as undeliverable. Delivery of the email may have been delayed or temporarily suspended. If the email address has changed or to validate the email address go to the Edit Profile page and make any necessary changes. <More details>
		Apr 08, 2021	**Recipient email was returned as undeliverable** We sent an email to annetrainer95@yahoo.ca for John Smith which was returned as undeliverable. Delivery of the email may have been delayed or temporarily suspended. If the email address has changed or to validate the email address go to the Edit Profile page and make any necessary changes. <More details>
		Apr 06, 2021	**Recipient email was returned as undeliverable** We sent an email to ps_cma@johnhancock.com for Marketing Demo account which was returned as undeliverable. Delivery of the email may have been delayed or temporarily suspended. If the email address has changed or to validate the email address go to the Edit Profile page and make any necessary changes. <More details>

Helpful hint: To reduce the amount of messages in your message center inbox, act on messages and remove old or outdated messages on a regular basis.

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.

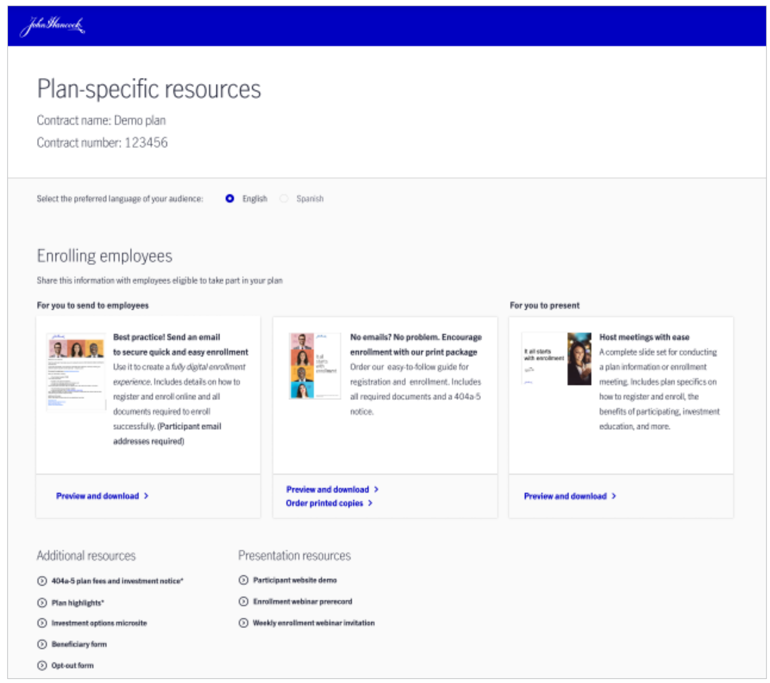
2 Register and enroll.

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



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.

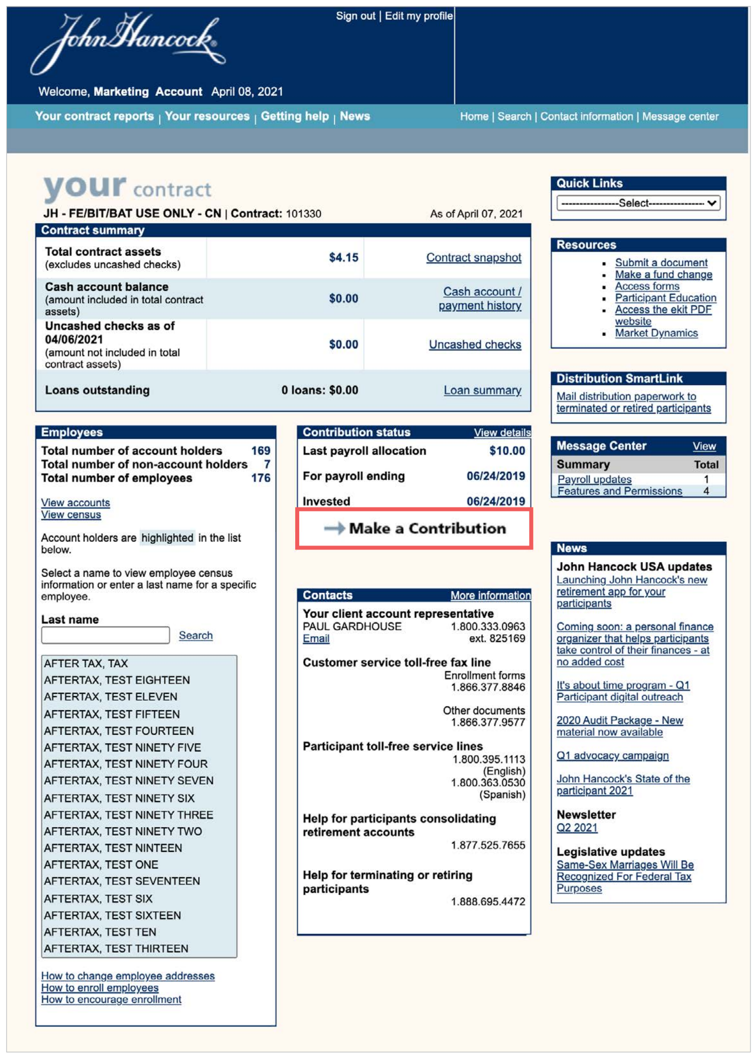
And if some of your employees can't enroll online or by phone, you can print out up-to-date versions of the forms you need.

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.

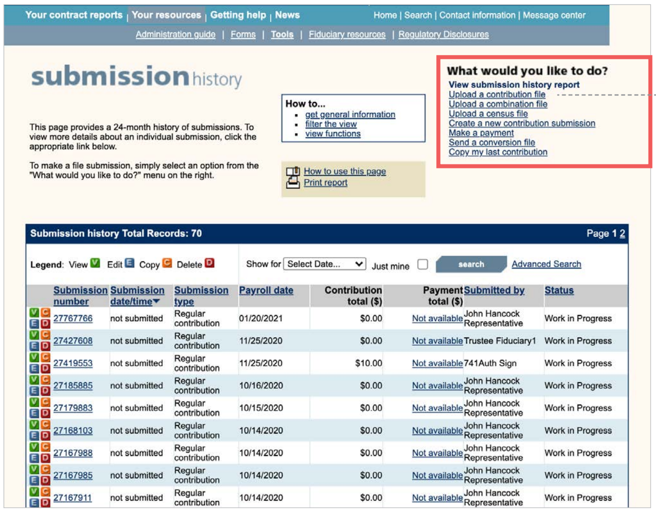
Your contract homepage



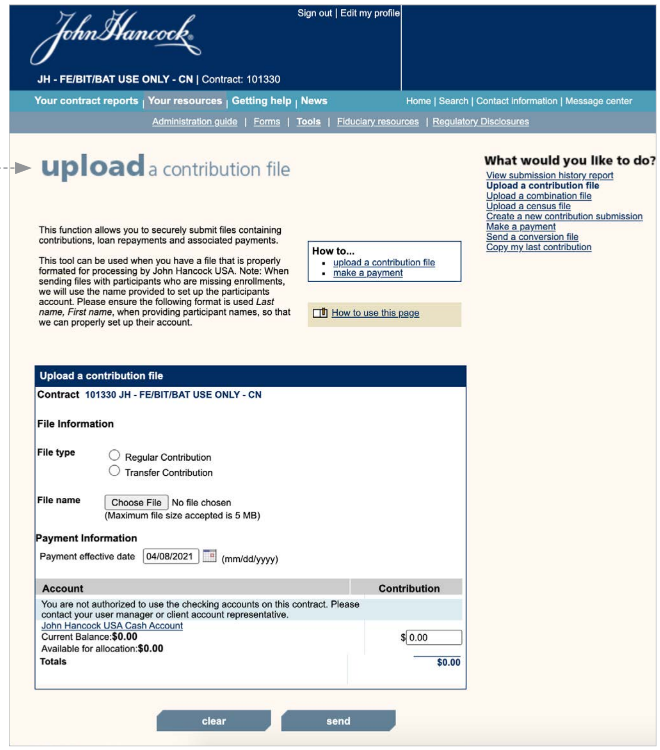
Submitting files

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



Upload a contribution file page



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

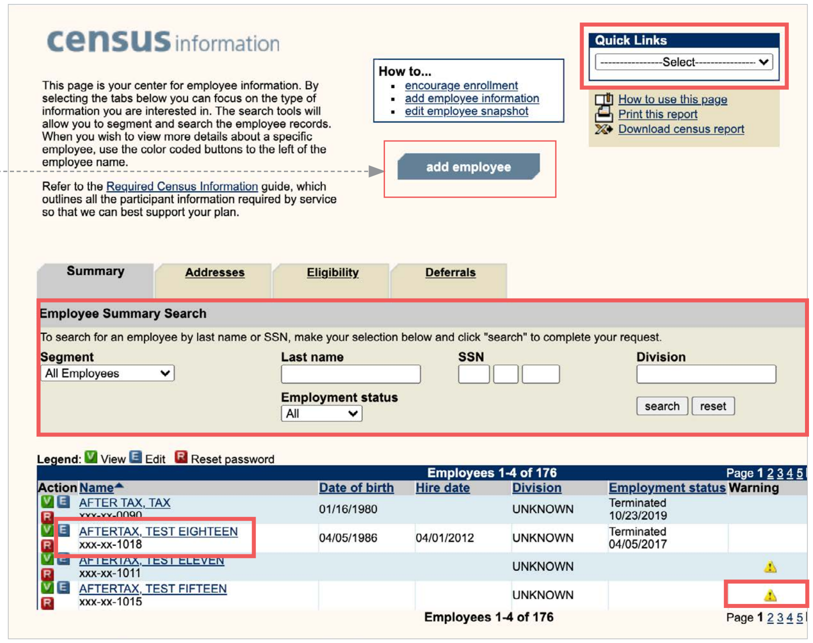
In addition to submitting a census file to update employee information, you can update employee records individually through the **Census information** page. You can access this page from the **Quick links** drop-down list on the **Your contract** homepage.

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.



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.[1] 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.

1 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

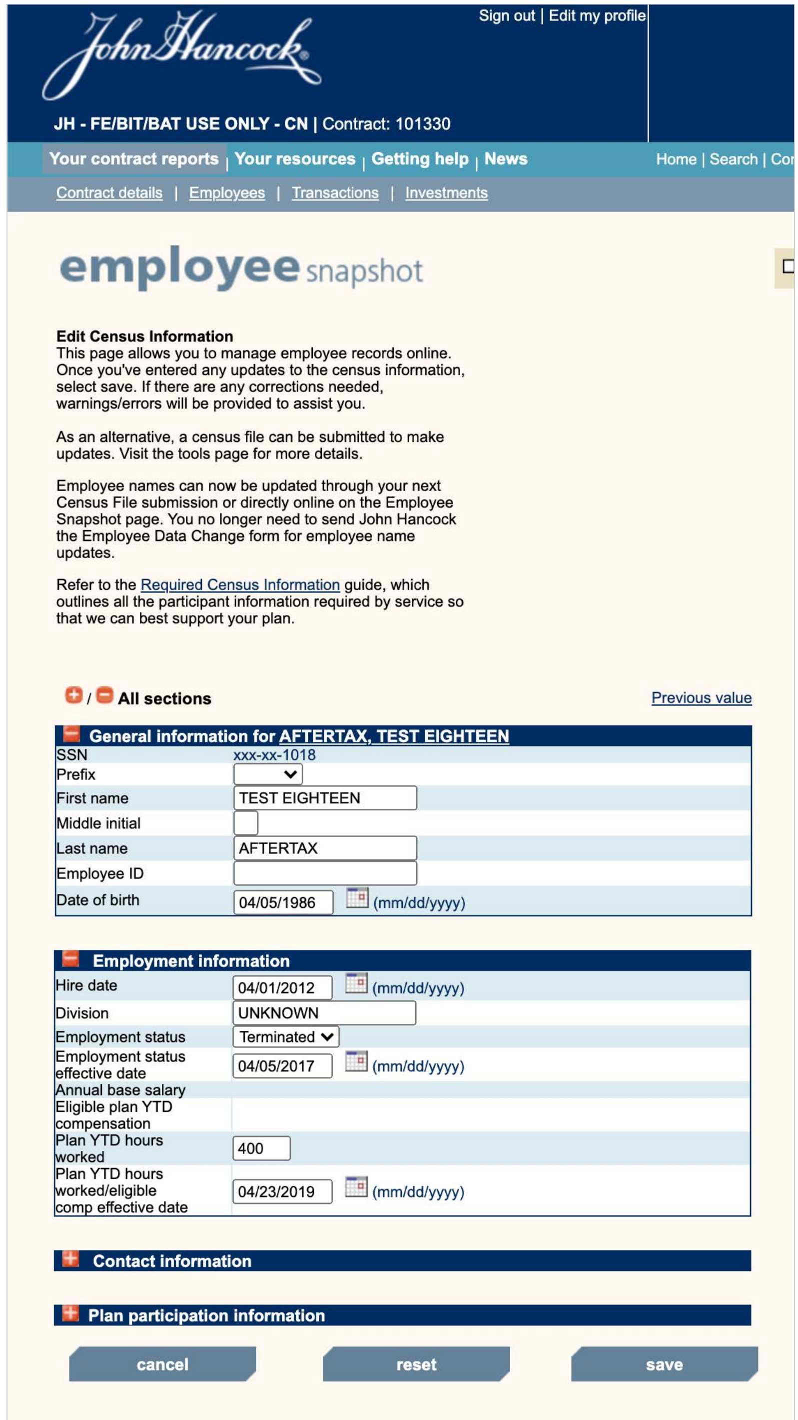
General information includes the employee's name, date of birth, and Social Security number.

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



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[4]

2 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.[2] Packages will include our 404a-5 plan and investment notice and other notice[3] 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[3]

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

3 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. 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 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.

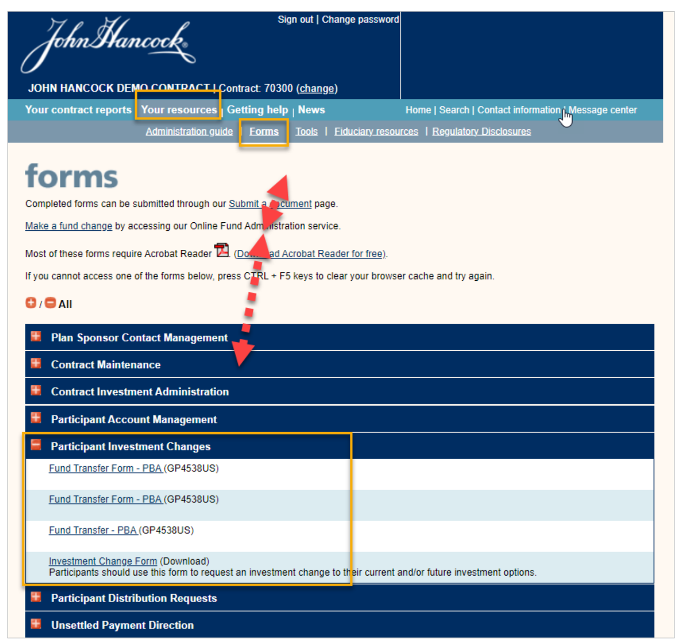
Available changes include the allocation of:

- 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.

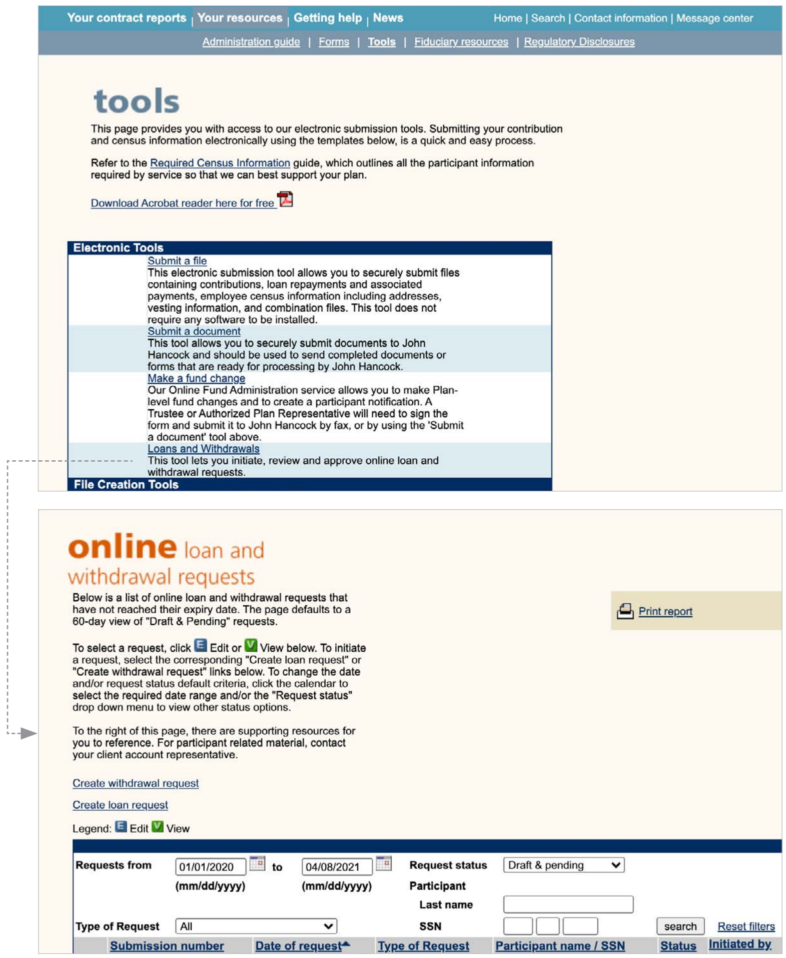
Processing distributions

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



To approve a loan or withdrawal request:

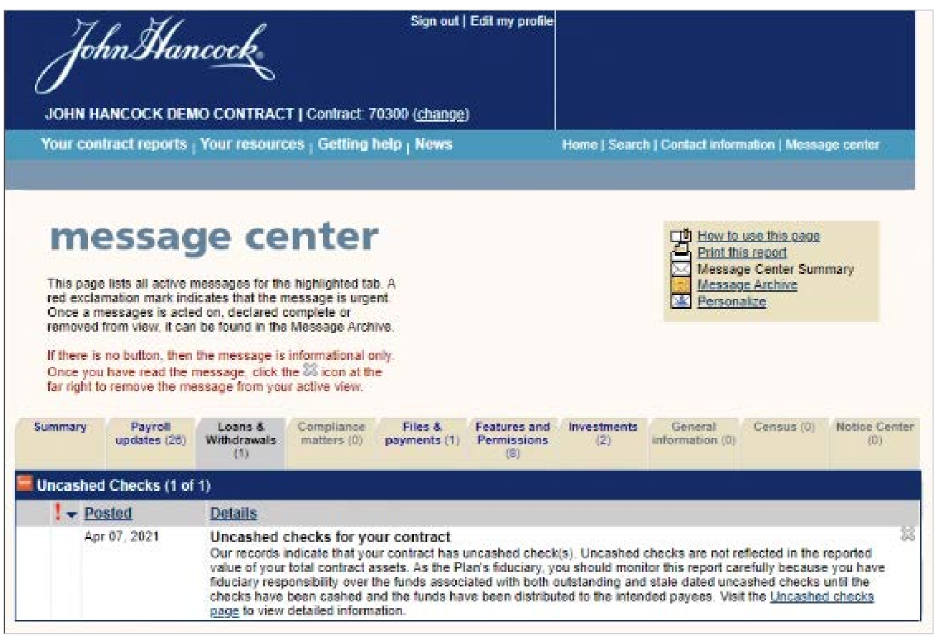
1 Go to the **Message center summary** on the "Your contract" homepage.

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

Message center main page



Approving loans

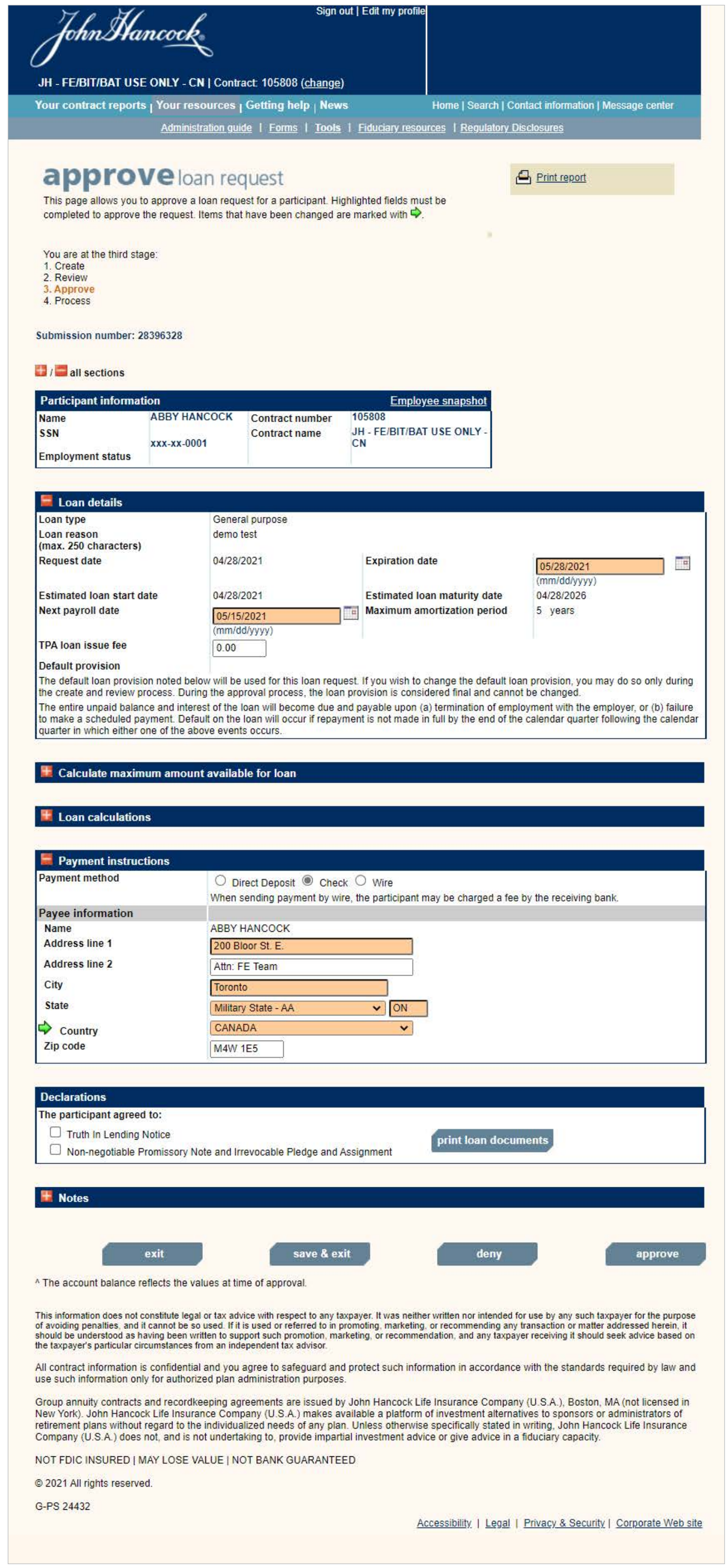
When a participant requests a loan on the participant website, it's submitted to the plan consultant for review and sent back to the participant for acceptance. Once the participant accepts the loan request, a notification will appear on the message center notifying you that the loan is ready for approval. 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)

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

Administration guide | Forms | Tools | Fiduciary resources | Regulatory Disclosures

approve loan request

Print report

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 (mm/dd/yyyy)
Estimated loan start date	04/28/2021	Estimated loan maturity date	04/28/2026
Next payroll date	05/15/2021 (mm/dd/yyyy)	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.

This information does not constitute legal or tax advice with respect to any taxpayer. It was neither written nor intended for use by any such taxpayer for the purpose of avoiding penalties, and it cannot be so used. If it is used or referred to in promoting, marketing, or recommending any transaction or matter addressed herein, it should be understood as having been written to support such promotion, marketing, or recommendation, and any taxpayer receiving it should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

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.

Group annuity contracts and recordkeeping agreements are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA (not licensed in New York). John Hancock Life Insurance Company (U.S.A.) makes available a platform of investment alternatives to sponsors or administrators of retirement plans without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Life Insurance Company (U.S.A.) does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED

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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:

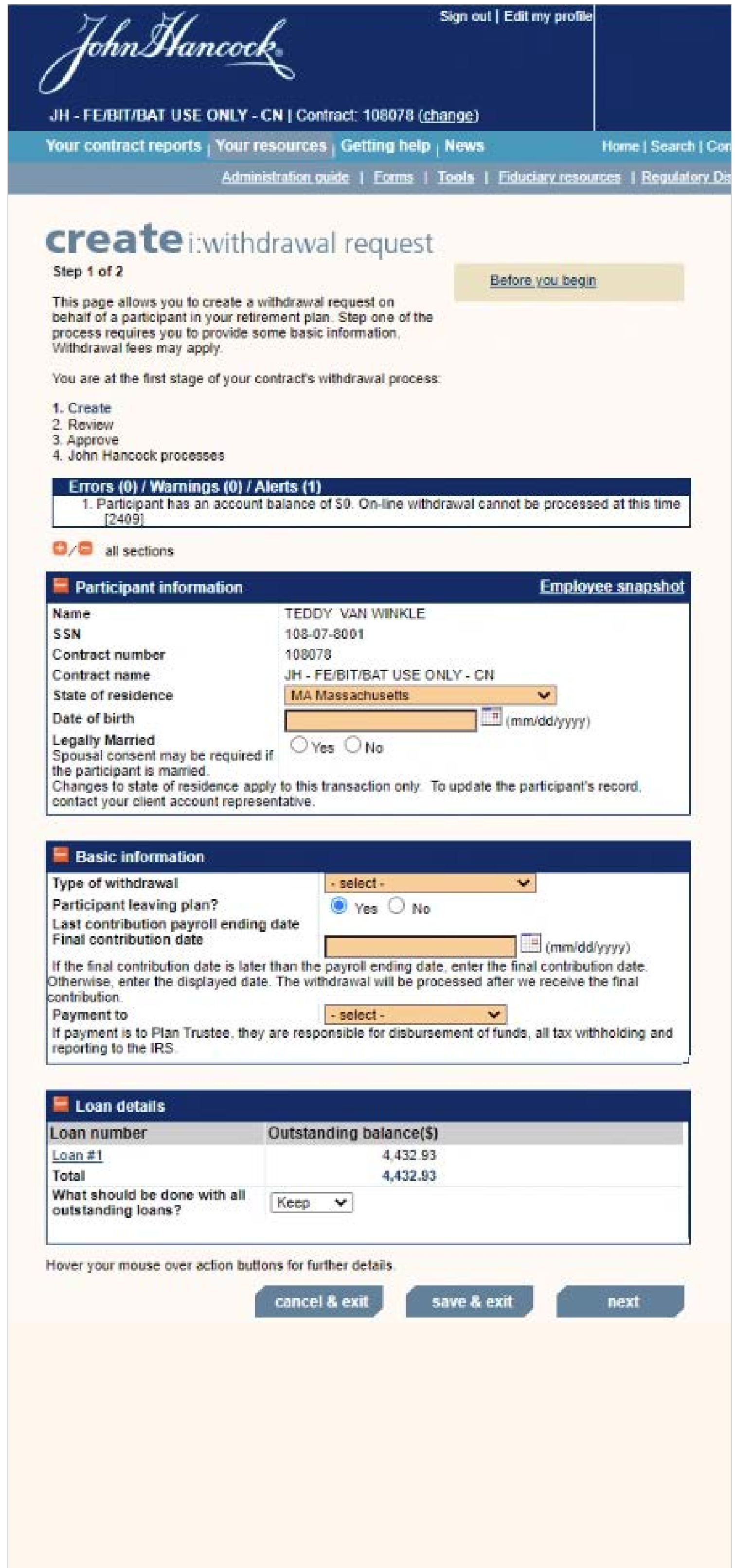
1 The participant creates a withdrawal request online (through the participant website) and submits it to the plan consultant for review.

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

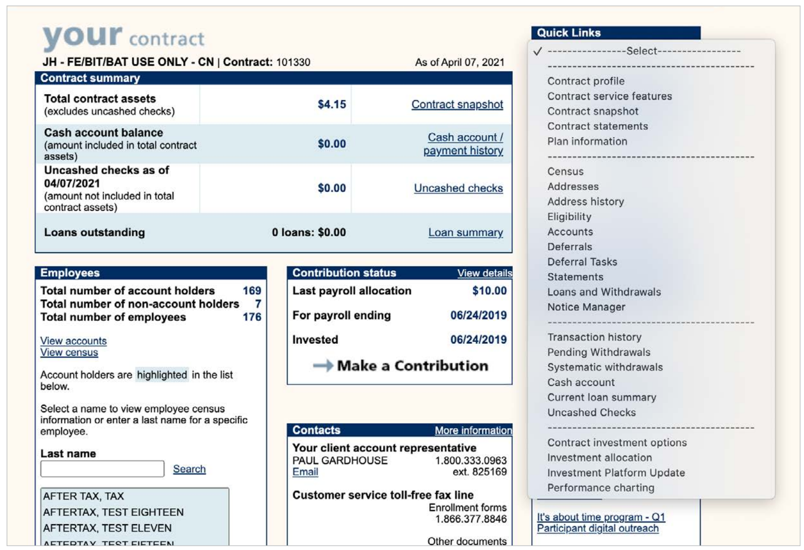


Accessing reports

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



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),[4] 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.

4 Only governmental 457(b) accounts can be consolidated into qualified retirement accounts.

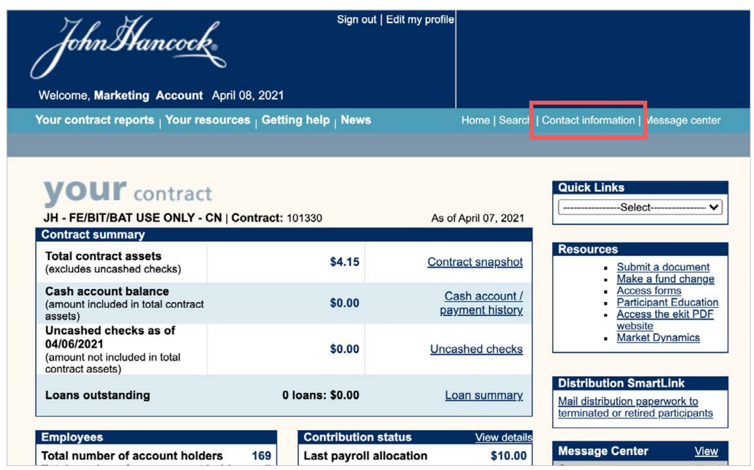
Managing contact information

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



Adding or modifying users on the website

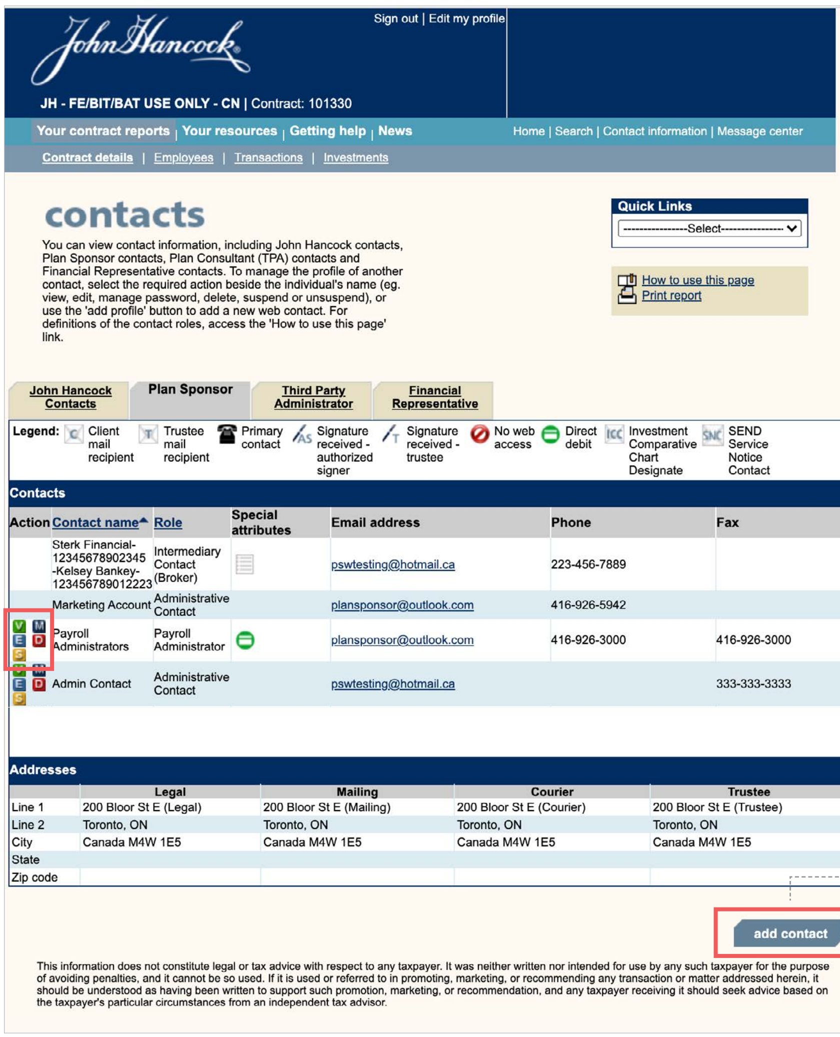
1 Select the **Contact information** link from the **Your contract** homepage.

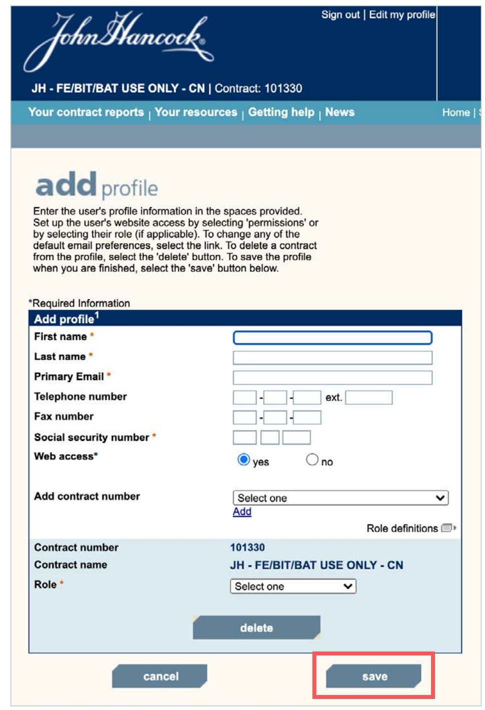
2 On the **Contacts** page, click the **Add contact** button to add new contacts and define their role.

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





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

Participant website: 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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