



Help *grow* your assets and your business

Our dedicated consolidation specialists¹ can help you gather outside accounts—to the degree you want

1 We can help consolidate accounts for you

A John Hancock specialist will work directly with participants to determine if their assets are eligible to be rolled over to their plan at John Hancock. If eligible, we'll assist participants with paperwork, answer their questions, and work with their other account providers.

2 We can help you consolidate accounts

You work with participants to help them make an informed decision, and we assist them with paperwork—and answer any questions about processing and timeframes.

3 We give you the tools to consolidate accounts

You educate and assist participants, and we back you up with communication materials and required forms, as needed.

Consolidations are about \$13,700 greater when assisted by a John Hancock consolidation specialist, and that can be a big boost to your bottom line.² For example, take a new plan with 50 participants, assets invested at the start of the calendar year, and consolidations added to the plan at the start of the calendar year.



About **one of three participants** tells our enrollment specialists that they have outside assets available for rollover.⁴

Our specialists can help with:

- New plans
- Acquisitions
- Spin-offs
- Enrollment
- All rollovers, including from SEP and SIMPLE plans

Example	Assets (\$)	Year 1 compensation ³ (\$)
New plan	1,500,000	7,500
Consolidations	500,000	2,500
Total	2,000,000	10,000

Consolidation increases compensation by nearly 33%

For illustrative purposes only. Figures are based on assumptions as set out, and individual circumstances may vary. This hypothetical example assumes an asset-based commission of 0.50%, with an account consolidation occurring at the start of the calendar year. Conservative assumptions include no plan growth/loss and no deposits. Positive growth and/or deposits would result in increased compensation.



For more information,
please contact
your John Hancock
representative.



1 Available for plans using John Hancock consolidation services; rollovers are subject to the provisions of a company's plan. As other options are available, participants are encouraged to review whether consolidating accounts, staying in a retirement plan, rolling over into an IRA, or another option is best, as there are advantages and disadvantages to each. **2** John Hancock Personal Financial Services, LLC (JHPFS) consolidation services for 2022: \$44,964 assisted, \$31,242 unassisted. **3** Your broker-dealer will receive the full commission, and you will be paid based on your compensation schedule. **4** JHPFS data, December 2022.

The content of this document is for general information only and is believed to be accurate and reliable as of the posting date, but may be subject to change. It is not intended to provide investment, tax, plan design, or legal advice (unless otherwise indicated).

John Hancock Retirement Plan Services LLC provides administrative and/or recordkeeping services to sponsors or administrators of retirement plans through an open-architecture platform. John Hancock Trust Company LLC provides trust and custodial services to such plans. Group annuity contracts and recordkeeping agreements are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA (not licensed in NY), and John Hancock Life Insurance Company of New York, Valhalla, NY. Product features and availability may differ by state. All entities do business under certain instances using the John Hancock brand name. Each entity 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, each entity does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity. Securities are offered through John Hancock Distributors LLC, member FINRA, SIPC.

NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.

© 2023 John Hancock. All rights reserved.