**Open enrollment—ready-to-use benefit guide content**

**Instructions to plan sponsor:** Use this content block in your open-enrollment benefit communication to remind your participants about the benefits of their retirement plan offered through John Hancock. Please copy and paste this text into your annual   
open-enrollment communication. **Remember to remove this gray instruction box and select and update the yellow-highlighted content below according to your plan.**

John Hancock Retirement Plan Services LLC, 200 Berkeley Street, Boston, MA 02116

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**Make the most of your retirement plan benefit**

As part of your benefits package, you have access to the <INSERT PLAN NAME> (plan) offered through John Hancock. If you’re not currently participating in the retirement plan—and are eligible\* to do so—consider enrolling to start saving for retirement today.

You can enroll, review your account, request a summary plan description (SPD), and access a wide variety of financial wellness tools at [**myplan.johnhancock.com**](https://myplan.johnhancock.com/login?cid=US_JH_RE_CT_PlanSponsor_JohnHancockTools_FinancialWellness_PA__________JHTools_&utm_source=CT&utm_medium=PlanSponsor&utm_campaign=JohnHancockTools_FinancialWellness&utm_term=JHTools_&utm_content=US__RE_PA_________) or by downloading [**John Hancock’s retirement app**](https://retirement.johnhancock.com/us/en/participant/participant-app). **R**

Download John Hancock’s retirement app quickly and easily using the QR codes below.

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**Elect a beneficiary for your retirement plan**

The beneficiaries you’ve selected for your health and welfare benefits don’t carry over to your retirement plan. Please be sure to review and update, or designate, a beneficiary for your retirement plan. To name or update your plan beneficiary, visit [**myplan.johnhancock.com**](https://myplan.johnhancock.com/login?cid=US_JH_RE_CT_PlanSponsor_JohnHancockTools_FinancialWellness_PA__________JHTools_&utm_source=CT&utm_medium=PlanSponsor&utm_campaign=JohnHancockTools_FinancialWellness&utm_term=JHTools_&utm_content=US__RE_PA_________) or [**John Hancock’s retirement app**](https://retirement.johnhancock.com/us/en/participant/participant-app). To name or update your plan beneficiary, contact <INSERT CONTACT>/complete the beneficiary designation form.

**Plan for the retirement you want**

John Hancock, your retirement plan provider, offers solutions designed to help personalize your retirement strategy and improve your overall financial health. Explore the [**benefits and tools**](https://www.jhnavigator.com/com/jhrps/navigator/catalog/svcGetItemFile.cfm?itemVersionID=8237&externalID=38) available through your plan at [**myplan.johnhancock.com**](https://myplan.johnhancock.com/login?cid=US_JH_RE_CT_PlanSponsor_JohnHancockTools_FinancialWellness_PA__________JHTools_&utm_source=CT&utm_medium=PlanSponsor&utm_campaign=JohnHancockTools_FinancialWellness&utm_term=JHTools_&utm_content=US__RE_PA_________) or[**John Hancock’s retirement app**](https://retirement.johnhancock.com/us/en/participant/participant-app).

**\*** Consult your plan’s SPD for eligibility.