



# My plan FAQs

## Accessing the website

### Q: How do I register my online retirement plan account?

**A:** To register your account, go to [myplan.johnhancock.com](https://myplan.johnhancock.com), click “Register now,” and follow the instructions. Once registered, you’ll only need your username and password to access your account. If you ever forget them, you can click “Forgot username/password.”

### Q: I know I entered my last name/last four digits of my Social Security number and date of birth correctly. Why does the page say you couldn’t find me?

**A:** There could be a couple reasons why we couldn’t find you:

- If your retirement plan has recently moved to John Hancock, we may not have received your information from your plan administrator yet.
- We may have incorrect information in our files. Please contact your plan administrator or employer to verify your information.

If you’re using the “Forgot username” feature and have received this message, we recommend trying to register your account again.

## Multiple accounts

### Q: I have more than one account with John Hancock. How do I access the other ones?

**A:** All of your accounts with John Hancock that match exactly (same last name, Social Security number, and date of birth) will be listed in a drop-down menu at the top of your retirement account homepage. After logging in to the website, click on the drop-down menu to select the account you want to view. You may be asked to register each account to access the information.

### Q: If I already registered for the website, why do I have to register again to access my other retirement accounts?

**A:** Registering your account helps keep it secure, which is why we may ask you to revalidate your information. Once you’ve registered all your accounts, you can use any of your usernames/passwords to access them. You can also easily switch between each of your accounts using the drop-down menu at the top of the page.

### Q: Why do I have more than one profile?

**A:** A unique profile is created for each retirement account you have with John Hancock. You can use the drop-down menu at the top of the homepage to switch between them. You may be asked to register each of them to gain access to your online account.

You may also have more than one profile because your employer or plan sponsor recently changed from one type of John Hancock account to another. If your previous account shows a \$0 balance, you may need to register under your new plan to see your new account. Once again, you can use the drop-down menu at the top of the homepage to switch between accounts.

### Q: Why isn’t my profile information (e.g., name, address, phone numbers, and email) the same on all my accounts?

**A:** When you update your personal information on one account, the information doesn’t automatically carry over to the other ones. You have to update each account individually. Please review all your accounts to make sure your information is correct and up to date.

## About the website

### Q: Why do I see a zero balance when I log in to my account if I have money with you?

**A:** You may see a zero balance because your employer moved your plan to another type of account with John Hancock. If this is the case, use the drop-down menu at the top of the page to select your new account. You’ll have to register this account and create a new username and password.

You should use your new username and password to view your active account (account with money) first. You’ll still be able to access your old account for up to 24 months from the date your money was moved to the new one. Refer to the “Multiple accounts” section of this FAQs document for more information.

*Note:* If you’re prompted to select a profile, choose “Profile one.”

**Q: Are there any tools that can help me plan for retirement?**

**A:** As part of your John Hancock retirement account, you have access to a retirement planner tool to help you create a plan to meet your goals. The retirement planner shows you your estimated income in retirement, your unique projected spending, and the progress you're making.<sup>1</sup>

You can also model different scenarios to see how you can change both your projected expenses and income. Try different contribution rates, ages to retire, places to live in retirement, and more. And you'll get information along the way, with tips on how you can help improve your overall financial health.

View our [retirement planner flyer](#) to learn more.

**Q: Why don't I see my retirement income on my homepage?**

**A:** Most likely, it's because you haven't set your retirement goal yet. To create your goal and get a personalized retirement action plan, simply select the "Let's go" button on your homepage and answer a few basic questions. Once your goal is set, you can choose "Let's go" at any time to view your retirement income and the progress you're making.

**Q: Are there any resources to help me understand investing?**

**A:** My Learning Center offers a broad range of information to help you build your investment know-how, including:

- Investment basics
- Investing through market ups and downs
- The power of long-term investing
- The importance of diversification

View our [My Learning Center flyer](#) to learn more.

## Distributions—taxes, fees, and withholding

**Q: Are there any fees if I take a distribution from my retirement account?**

**A:** You may incur a transaction processing fee for taking a distribution. For detailed information, log in to your online account.

**Q: What are the potential tax consequences if I take a cash withdrawal when I leave my employer?**

**A:** If you choose to take a cash withdrawal instead of rolling the money into an IRA or another retirement plan, John Hancock is required to automatically withhold 20% of your distribution for federal taxes. You can elect a higher amount by completing and submitting IRS Form W-4R.

You may also have to pay a 10% federal income-tax penalty if you're under age 59½ at the time of the distribution and potentially state taxes, depending on your state of residence.

**Q: Will I have to pay taxes now if I roll my money into an IRA or another qualified plan?<sup>2</sup>**

**A:** No, rollovers aren't taxable events. You generally won't have to pay income taxes on the money until you take it out of the IRA or new retirement plan.

**Q: What if I take out money that isn't eligible for rollover (non-periodic payments)?**

**A:** You can use IRS Form W-4R to elect federal tax withholding from 0% to 100%. If you don't return the form, John Hancock is required to withhold 10%.

## General information

**Q: Who's my plan administrator/sponsor?**

**A:** Your plan administrator is usually someone in your company's human resources department.

**Q: Why do you need my personal information to give me a phone number?**

**A:** We use your last name, the last four digits of your Social Security number, and your date of birth to find your account and determine the best service center to help answer your question. The phone number for your specific service center is also listed on your quarterly statements.

**Q: What's the phone number for the participant services center?**

**A:** We have two service centers, based on the size of the company you work for and your contract number.

- Numerical contract numbers and companies with less than 200 employees

**800-395-1113 (800-363-0530 for Spanish)**

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

- Companies with 200 or more employees

**800-294-3575 (888-440-0022 for Spanish)**

Representatives are available Monday through Friday, from 8:00 A.M. to 10:00 P.M., Eastern time.

**Please note our service centers are closed on the following holidays:**

- New Year's Day
- Martin Luther King, Jr. Day
- Presidents' Day
- Good Friday
- Memorial Day
- Juneteenth National Independence Day
- Independence Day
- Labor Day
- Thanksgiving
- Christmas

## Troubleshooting tips

Issue or error message	Troubleshooting steps
Account locked (browser lock)	1 Try clearing your cache and history. (See instructions below.)
“Well, that was unexpected” and “Unfortunately, an error has occurred”	2 Close all opened browsers. 3 Open a new browser session (this is important) before accessing the website again: <a href="http://myplan.johnhancock.com">myplan.johnhancock.com</a> .
“Allowable time had expired”	4 Reset your username. 5 Reset your password using your new username.
“Unfortunately, an error has occurred”	1 Double check that you’re entering in your login credentials or the answers to your challenge questions correctly. 2 Try clearing your cache and browsing history. (See instructions below.) 3 Close all opened browsers. 4 Open a new browser session (this is important) before accessing the website again <a href="http://myplan.johnhancock.com">myplan.johnhancock.com</a> . 5 Reset your username. 6 Reset your password using your new username. <i>Note: Copy and paste may not work or could add a space before or after.</i>
“Information you entered is incorrect” at log in (you’re being looped back to the login page)	1 Confirm whether you have password manager on the browser you’re using. Password manager is an encrypted digital vault that helps store login information and must be updated when entering new credentials. If not updated, the fields may be prepopulated with old credentials. 2 Clear your cache and browsing history. (See instructions below.) 3 Close all opened browsers. 4 Open a new browser session (this is important) before accessing <a href="http://myplan.johnhancock.com">myplan.johnhancock.com</a> . 5 Reset your username first. 6 Reset your password using your new username.

## Steps to clear your cache and browsing history

Browser	Steps
Chrome and Microsoft Edge (recommended)	1 Click on the <b>3 dots</b> in the top right of the browser window 2 Select <b>History</b> (If using Chrome, click on <b>History</b> again) 3 Click <b>Clear browsing data</b> 4 Select <b>All time</b> from the drop-down menu 5 Check all boxes 6 Click <b>Clear data</b>
Internet Explorer	1 Click on <b>Tools</b> in the top menu 2 Click <b>Delete browsing history</b> 3 Select <b>All options</b> 4 Click <b>Delete</b>
Firefox	1 Click <b>History</b> 2 Select <b>Clear recent history</b> 3 Select the time range 4 Select <b>All options</b> 5 Click <b>Clear now</b>
Safari	1 Go to <b>Settings</b> 2 Select <b>Safari</b> 3 Click <b>Clear history</b>

If the issue persists, please contact us for further assistance. We may ask you to try these steps while you’re on the phone with us.



**1** The projected retirement income estimates for your current John Hancock accounts, future contributions, employer contributions (if applicable), and other accounts set aside for retirement used in this calculator are hypothetical, for illustrative purposes only, and do not constitute investment advice. Results are not guaranteed and do not represent the current or future performance of any specific account or investment. Due to market fluctuations and other factors, it is possible that investment objectives may not be met. Investing involves risks, and past performance does not guarantee future results. **2** There are advantages and disadvantages to all rollover options. You are encouraged to review your options to determine if staying in a retirement plan, rolling over to an IRA, or another option is best for you.

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