



John Hancock makes retirement plans *work*

We know that no two plans are alike.
That's why we offer a variety of designs
to make managing your plan easy.

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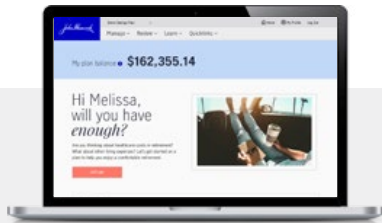


	John Hancock Signature series		John Hancock open architecture
	JH Signature	Signature Fiduciary Connect	
Plan types	401(k), profit sharing, cash balance, Davis-Bacon, and 457(b) ¹ Please contact your John Hancock representative for more details.	401(k) and profit sharing Please contact your John Hancock representative for more details.	401(k), profit sharing, money purchase, Taft-Hartley, defined benefit, nonqualified, 457(b), and 457(f) ² Please contact your John Hancock representative for more details.
Target plan size	No minimum	No minimum	\$5M+
Investment platform	Separate accounts (group annuity)	Separate accounts (group annuity)	<ul style="list-style-type: none"> • Mutual funds • Collective investment trusts priced at net asset value and traded by NSCC • Access to nationally recognized fund families
In-plan annuity	✓	No	No
Employer stock	No	No	✓ (unitized)
Unitized funds or portfolios	No	No	✓ (large plans only)
Self-directed brokerage	✓ No	No	✓ (Charles Schwab)
Participant fee levelization (revenue share levelization)	✓	✓	✓
John Hancock ERISA services	No	No	✓
Third-party administrator (TPA) model	✓	TPA acts as 402(a) named fiduciary and 3(16) plan administrator	✓
Fiduciary services	Wilshire 3(21)/3(38) co-fiduciary solution	<ul style="list-style-type: none"> • Wilshire 3(38) with the advantage menu • Other approved 3(38) financial professional with distribution partner 	<ul style="list-style-type: none"> • Morningstar portfolio complete 3(21)/3(38)³ • Wilshire 3(21)/3(38) co-fiduciary solution
In-plan professionally managed accounts	✓	✓	✓
Advisor-managed accounts	No	No	✓
Advisor-built models nonunitized	No	No	✓
Rollover and consolidation services ⁴	✓	✓	✓
Account aggregation	✓	✓	✓
Emergency savings	✓	✓	✓
<i>It's about time</i> participant engagement program	✓	✓	✓
Plan-specific participant communications	No	No	✓
Notice services	✓	✓	✓
Trustee services	✓	✓	✓
Flexible payroll integration	✓	✓	✓

1 Availability may depend on plan size. Governmental only. **2** Nongovernmental only. **3** Morningstar Investment Management LLC offers fiduciary support to plan sponsors through John Hancock's portfolio complete. Morningstar Investment Management LLC is not affiliated with John Hancock, and neither is responsible for the liabilities of the other. **4** 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.

John Hancock makes the participant experience *personal*

We know that no two participants are alike. That's why our education and planning tools are personalized to help each participant achieve financial wellness on the journey to retirement readiness.



Retirement planner

Preparing participants for a life in retirement

A core component of our personalized participant experience, this real-time program provides an individualized view of projected expenses through the retirement years based on an individual's data and input on key expense drivers. Moving beyond industry standards, we use predictive analytics and proprietary algorithms to provide a personalized action plan for participants by helping them understand their retirement saving needs and any shortfalls they may have. Projected expenses are broken into three categories: basics, healthcare, and nonessentials. A personalized picture of their choosing helps participants stay on track.



My Learning Center

Providing participants with personalized education

My Learning Center has undergone a substantial upgrade to drive participant behavior with personalized tasks that encourage financial wellness, retirement readiness, and repeat site visits. This tool unifies our multiple self-serve online education vehicles into a one-stop shop for all education, packaged in a portal that provides personalized nudges. We also track participant actions through a gamification process involving badges and certificates.

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.



Emergency savings—an easy way to help participants save for emergencies

To help participants take control of their finances and save for emergencies, we provide them with access to set up an emergency savings account. There are no account management or distribution fees, and participants can withdraw from their emergency savings at any time at no cost.⁵ Interested participants are prompted to set a goal, decide how much to save, and identify the bank account they'll be transferring money from. They can choose to save ad hoc or set up automatic transfers, whichever works best for their finances.



College planning tool—guiding participants through how to pay for college

Plan, save, and succeed. The college planning tool can help you achieve your family's college dreams. Get expert guidance from this online resource to plan the best college fit for you and your children.



It's about time— John Hancock's participant engagement program

Helping participants make the most of their retirement plan benefit by proactively engaging with them to and through retirement

Our engagement program—*It's about time*—helps participants gain control of their finances, encourages them to take action, and supports their progress toward their retirement goals with targeted digital outreach.

The highly targeted and personalized outreach focuses on:

Enrollment—Targeting nonsavers to educate them on the benefits of their retirement plan and motivate them to participate

Onboarding—Providing dedicated support during participants' first year of saving in their retirement plan to help ensure they're making the most of their plan's benefits

Engagement—Encouraging participants to take the next step forward to help reach their financial goals

Ongoing education—Supporting active participants during life events, such as changing jobs or retirement, to help them understand their options; we also help keep terminated and retired participants engaged in planning for their financial futures

⁵ The emergency savings program is not intended for clients who need immediate access to assets in their account as they may not receive the proceeds from a withdrawal request for up to three business days after the withdrawal request is received. Emergency savings charges no advisory or maintenance fees and is a product offered by and a service provided by John Hancock Personal Financial Services, LLC, an SEC investment adviser. While the emergency savings service is accessible through your retirement plan website as an accommodation to you, it is a service that is completely independent of your retirement plan and, by providing access, neither your plan nor any plan fiduciary is recommending or endorsing the emergency savings service. The emergency savings account is not a tax-deferred account, and your retirement plan assets may not be invested in the emergency savings account. Apex (the account custodian), in its sole discretion, may sweep the cash in a client's cash account into and out of interest-bearing FDIC-insured deposit accounts opened by Apex at participating banks. Participating in the program does not guarantee that any or all of a client's cash account will be swept into a participating bank. FDIC insurance only applies to those assets in the cash account that are swept into a participating bank. Other assets in the cash account are not insured by the FDIC and have no bank or government guarantees but are instead covered up to \$250,000 by the SIPC, of which Apex is a member.

John Hancock and the Education Planning Center are not affiliated, and neither is responsible for the liabilities of the other.

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.

Find your local John Hancock representative today.



Wilshire 3(21) Advisor Service is provided pursuant to a services agreement between Wilshire and the plan sponsor. The 3(21) Advisor Service is subject to the terms and conditions set forth in such agreement, including any limitations. Fiduciary coverage means that a fund may be an appropriate investment option for a retirement plan and is only available for funds on the list of covered investment options provided by Wilshire.

Wilshire's 3(38) Investment Management Service is provided pursuant to a services agreement between Wilshire and the plan sponsor. The 3(38) Investment Management Service is subject to the terms and conditions set forth in such agreement, including any limitations.

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¹ "PLANSPONSOR 2024 Defined Contribution Recordkeeping Survey© 2024 Asset International, Inc.," PLANSPONSOR, 2024.

As of Sept 30, 2024, John Hancock serviced over 57,000 retirement plans with over 3.2 million participants* and over \$238 billion in AUMA.

* Participant Counts reflect all active participants with a balance.