

Under SEND Service, John Hancock Life Insurance Company (U.S.A.) (not licensed in New York) or John Hancock Life Insurance Company of New York (as used herein, the term “John Hancock” refers to the applicable issuer of the Plan’s group annuity contract), will **create** the notice type selected by the Trustee and **mail** that notice to the Plan’s eligible employees indicated by the Trustee, upon conversion to John Hancock and on an annual basis. To use SEND Service, the Trustee must:

- Review the template notices¹ used by SEND Service to determine if they meet the Plan’s needs;
- Select SEND Service² and agree to the associated cost;
- Select the notice type SEND Service will create and mail³;
- Provide John Hancock with an accurate list of eligible employees and their mailing addresses to ensure the notices are mailed to all those eligible to participate in the Plan; and
- Work with the Plan Consultant (TPA) to ensure that the information required for the notice type selected accurately reflects the Plan’s provisions, as applicable.

By accessing or using SEND Service, the Trustee, Authorized Signer, Plan Consultant or other person (the “User”) are agreeing to be bound by and comply with the Terms and Conditions below (the “Terms”).

These Terms may be changed from time to time, without prior notice, and the amended Terms shall be effective immediately after they are posted on the SEND Service page of the Plan Sponsor website.

Details Regarding Conversion Notice Package

See Recordkeeping Agreement, Supplemental Information Guide and Understanding Your Administrative Services

Guide for full details regarding how SEND Service manages the Conversion Notice Package.

Details Regarding Annual Notice & Mailing

Notice Types

For the Annual Notice mailing, SEND Service will always create and mail the 404a-5 Plan & Investment Notice (“404a-5 Notice”) that John Hancock currently makes available to help the Trustee meet regulatory obligations under Department of Labor (“DOL”) Regulation §2550.404a-5. The 404a-5 Notice is specific to the Plan. It is populated with Plan and investment related information, including administrative and individual expenses that could be deducted from participants’ accounts, based on information on record with John Hancock.⁴

In addition to the 404a-5 Notice, the Trustee can also elect to have SEND Service create and mail one of the following other notice types. If selected, these notices, referred to as “**other**”, will be mailed along with the 404a-5 Notice.

- Qualified Default Investment Alternative (QDIA)
- Safe Harbor⁵ with or without QDIA
- Automatic Arrangement⁶ with or without QDIA

The 404a-5 Notice, along with any other notice type selected, are referred to herein as the “Annual Notice.”

Selection of SEND Service for Annual Notice

If SEND Service is selected, and all required information for the Annual Notice is provided at least 45 days prior to the Plan year end (defined as the last day of the Plan’s year as shown on the Plan Information page of the Plan Sponsor website (the “Plan Year End”)), SEND Service will manage the Plan’s Annual Notice mailing for that year. However, it is recommended that the Trustee select

¹ To access the notice templates used by SEND Service contact your John Hancock Client Account Representative or go to John Hancock’s Plan Sponsor website>Your Resources>Fiduciary Resources>John Hancock support tools & resources>Participant Communication.

² The cost of SEND Service is customized to the Plan based on certain Plan demographics and will be reflected in John Hancock’s Required Revenue. As such, requests for SEND Service will need to be reviewed by John Hancock on a plan-by-plan basis to determine whether SEND Service can be added to the contract. SEND Service can only be selected if available to the Plan.

³ If a notice type is not selected, by default the notice type that will be managed by SEND Service will be the 404a-5 Plan & Investment Notice.

⁴ The Trustee can work with their Plan Consultant to add additional individual expenses to the 404a-5 Notice and can also complete the

“Supplemental Information for 404a-5 Notice” form to add information to the 404a-5 Notice regarding “designated investment managers” and “personal brokerage accounts”. Contact your John Hancock Client Account Representative for details.

⁵ The Safe Harbor tab on the SEND Service Plan Details page allows for the option to include Automatic Contribution information in the Safe Harbor notice. This determination is made by the Plan Consultant and can be changed as required.

⁶ The Automatic Contributions tab on the SEND Service Plan Details page allows for one of the following automatic arrangement notice types to be included in the notice: Automatic Contribution Arrangement (ACA), Eligible Automatic Contribution Arrangement (EACA) and Qualified Automatic Contribution Arrangement (QACA). This determination is made by the Plan Consultant and can be changed as required.

SEND Service at least 60 days prior to the Plan Year End to ensure that there is sufficient time to provide all the required information for the Annual Notice. If SEND Service is selected 44 days or less before the Plan Year End, SEND Service will manage the Annual Notice mailing for the next following Plan Year End. If the Plan Year End date shown on the Summary tab of the SEND Service Plan Details page is incorrect or must be updated, contact your John Hancock Client Account Representative.

Once selected, SEND Service will manage the Plan's Annual Notice mailing each Plan year, until SEND Service is deselected. To deselect SEND Service, contact your John Hancock Client Account Representative.

Required Information for Annual Notice

Plan Consultants are responsible for providing the information required for the **other** notice type and ensuring it is accurate. The SEND Service Plan Details page shows the information that will be displayed in the selected **other** notice type. The information shown on this page is either obtained from the Plan Information page on the Plan Sponsor website or from the information entered on the SEND Service Plan Details page. To change any information shown within the selected 'other' notice go to the SEND Service Plan Details page or the Plan Information page, as applicable. John Hancock is not responsible for the accuracy of the information included in the selected **other** notice type.

Prior to Mailing Each Annual Notice: Preview Period

An annual Message Center notification will be sent to remind Trustees and Plan Consultants 90 days prior to the Plan Year End of the upcoming Annual Notice mailing.

The Message Center notification will include the date when the preview period for the Annual Notice mailing will begin. The Annual Notice will be available for preview beginning 55 days before the Plan Year End, and will be available for 10 days. During that time, the Trustee and the Plan Consultant may choose to review the Annual Notice and Employee File (defined below) to ensure the information they contain is accurate and current. Changes or updates to the information required for the Annual Notice may be made by updating the Plan Information page on the Plan Sponsor website or the SEND Service Plan Details page. Similarly, the employee census information may also be updated as necessary. John Hancock is not responsible for ensuring the accuracy of the information required for the Annual Notice or the Employee File.

On the day that is 45 days before the Plan Year End, unless cancelled, the Annual Notice will be sent to the printer for printing and mailing. Within 2-5 business days after it is received by the printer in good order, the Annual Notice will be mailed to those listed in the Employee File. Notwithstanding any unforeseen issues, the intention is for the Annual Notice to reach those listed in the Employee File at least 30 days prior the Plan Year End. However, John Hancock cannot guarantee that the Annual Notice will be delivered to any particular person at any particular time.

NOTE: SEND Service only supports mailing the 404a-5 Notice (as part of the Annual Notice) 45 days prior to the Plan Year End. DOL Regulation §2550.404a-5 currently requires that the 404a-5 Notice be furnished at least once in any 14-month period. Prior to selecting SEND Service to manage the Plan's Annual Notice, it is the Trustee's responsibility to ensure that this requirement is satisfied. (For example, if the Plan Year End is December 31 and the Plan's 404a-5 Notice was last furnished to participants on August 30, 2016, then a Trustee who selects SEND Service in 2017 should note that SEND Service will mail the 404a-5 Notice 45 days prior to December 31, 2017. Thus, the Trustee may consider providing an additional 404a-5 Notice to ensure that the 404a-5 Notice is furnished at least once in any 14-month period.)

Cancelling & Regenerating an Annual Notice Mailing

An Annual Notice mailing in "preview" or "initiated" status can be cancelled by providing a written instruction to cancel the mailing to the John Hancock Client Account Representative. Once an Annual Notice mailing has a status of "in progress," the User may request that John Hancock contact the printer to cancel the Annual Notice mailing, but John Hancock cannot guarantee that any Annual Notice mailing with a status of "in progress" will be cancelled. Therefore, it is recommended to contact the John Hancock Client Account Representative at least 45 days before the Plan Year End to cancel an Annual Notice mailing. John Hancock is not responsible for Annual Notice mailing timelines once a mailing is cancelled.

If an Annual Notice mailing is cancelled because information in the Annual Notice is inaccurate, then the User may make changes or updates to the information required for the Annual Notice by updating the Plan Information page on the Plan Sponsor website or the SEND Service Plan Details page. Similarly, the employee census information may also be updated as necessary.

A cancelled Annual Notice mailing can be regenerated at any time prior to 90 days prior to the next Plan Year End. A regenerated Annual Notice mailing will contain any updates to the information required for the Annual Notice that have been provided on the Plan Information page on the Plan Sponsor website or the SEND Service Plan Details page. The Employee File used for a regenerated Annual Notice mailing will include those employees as of the regeneration date. A regenerated Annual Notice mailing will be sent to the printer for printing and mailing on the day that it is regenerated. The Annual Notice will then be mailed to those listed in the Employee File within 2-5 business days after it is received by the printer in good order. After 90 days before the next Plan Year End, the Annual Notice mailing, if cancelled, can no longer be regenerated.

A cancelled Annual Notice mailing cannot be regenerated if SEND Service has been deselected.

Updating a Completed Annual Notice Mailing

If the Annual Mailing has been completed, but the User then determines that it was sent with incomplete or inaccurate Plan information, the Annual Notice mailing can be updated. However, SEND Service will **not** re-mail the Annual Notice.

To update the completed Annual Notice mailing, the User should make the necessary changes or updates to the Plan Information page on the Plan Sponsor website or the SEND Service Plan Details page. The User can then send a written request to their John Hancock Client Account Representative asking for the completed Annual Mailing to be updated. The updated Annual Notice will contain the most current information that is on the Plan Information page on the Plan Sponsor website or the SEND Service Plan Details page.

As SEND Service will **not** re-mail an updated, completed Annual Notice, the User may use Notice Manager to re-mail the Annual Notice mailing, if required.

The update function will not update the Employee File used for a completed Annual Notice mailing. The User can download the Employee File for a particular completed Annual Notice mailing and update it manually if required (for example, if the User were using Notice Manager to re-mail a completed Annual Notice mailing and wished to update the employees and/or addresses for the re-mailing). If you make an update to the Employee File that you would like used for future Annual Notice mailings, ensure the update is also made on the Census page of the Plan Sponsor website as manually updating the Employee File does not update the Census page.

Details Regarding Investment Information Shown in Annual Notice

Notices generated by SEND Service can only show one Default Investment Option (DIO) (this includes a suite of target date funds) at 100%.

If the DIO is a QDIA, the Trustee must select the notice type with QDIA option and ensure that their Plan Consultant has completed the QDIA indicator on the SEND Service Plan Details page.

If Plan participants are default invested in more than one DIO, the Trustee must make any applicable disclosures to participants who are invested in any DIO or QDIA that is not included in the notices generated by the SEND Service.

SEND Service does not include the Fund sheet for the DIO or QDIA in the Annual Notice mailing. However, the Annual Notice mailing will contain the DIO or QDIA's objectives and direct the employee to the 404a-5 Notice for additional information, including access to the Fund sheet.

Details Regarding Contact Information Shown in Annual Notice

By default, the Annual Notice will display the name and contact information for the individual who is the Primary Contact John Hancock has on file, and will indicate that the recipients may contact this individual for more information. The Trustee has the option to change the contact used by SEND Service. Speak to a John Hancock Client Account Representative for more information.

Details Regarding the 'On-demand' Notice option feature

Plans that have selected **other** notice types will be able to generate an 'on-demand' notice from the SEND Service> Plan Details tab of the Plan Sponsor website. The information used to generate the 'on-demand' notice is obtained from the Plan Information page on the Plan Sponsor website and the SEND Service Plan Details page as of the date the 'on-demand' notice is generated. Therefore, the 'on-demand' notice may not be the same as your most recent Annual Notice if information on the Plan Information page or SEND Service Plan Details page has changed.

The 'on-demand' notice feature allows Users to: a) Preview plan information within the context of their requested notice type at any time; and b) Generate a notice that may be mailed to newly eligible employees. For mailings to newly eligible employees, Users can upload the 'on-demand' notice to Notice Manager and

mail it to their newly eligible employees as required. SEND Service does not support newly eligible mailings.

Details Regarding the Administrative Expense Change Notice Provided Upon Selection and Deselection of SEND Service

If the selection of SEND Service results in a change to the amount deducted from Plan participants' accounts or to the annualized participant credits, SEND Service will create and mail an "Administrative Expense Change Notice" to those listed in the Employee File to communicate the change.

Similarly, if the deselection of SEND Service results in a change to the amount deducted from Plan participants' accounts or to the annualized participant credits, SEND Service will create and mail an "Administrative Expense Change Notice" to those listed in the Employee File to communicate that change.

SEND Service will not create or mail any other Administrative Expense Change notices.

Details Regarding the Employee File

SEND Service mailings will be mailed to those individuals listed in the "Employee File" (described below) on the date that the particular mailing is sent to the printer, provided, that each individual's name and mailing address has been provided. During the Annual Mailing's 10-day preview period, Users have an opportunity to review the information contained in the Employee File and may go to the Census page to make required updates. SEND Service will not mail any notice to any individual whose name **and** mailing address have not been provided. Once the preview period is complete, it is the Trustee's responsibility to mail a notice to an employee listed in the Employee File with no address information.

The Employee File used for SEND Service mailings will include the employees who are indicated on the employee census information provided to John Hancock as eligible to participate in the Plan. For this purpose, employees who are indicated on the census page of the Plan Sponsor website as eligible to participate (i.e. the eligibility indicator), will be deemed eligible to participate. In addition, for the Annual Notice, employees whose plan entry date (calculated from the eligibility date indicated on the census page of the Plan Sponsor website and the provided plan entry frequency) is prior to the Plan Year End will be deemed eligible to participate and will receive an Annual Notice. (If an employee has multiple plan entry dates (i.e., per money type), SEND Service will determine whether the plan

entry date is prior to the Plan Year End using the plan entry date for pre-tax contributions or, if the Plan does not provide for pre-tax contributions, the plan entry date for Roth contributions. If the Plan does not provide for any employee contributions, SEND Service will use the earliest plan entry date for any employer money type.) SEND Service does not calculate eligibility.

To ensure SEND Service contains accurate and correct employee census information, it is recommended that the Trustee or its representative provide John Hancock with updated employee census information on a regular basis, but at minimum 60 days prior to the Plan Year End (i.e., prior to or during the preview period) for an Annual Notice mailing.

The Employee File used for SEND Service mailings should also include any other individuals (such as former employees, beneficiaries, and alternate payees) who have a vested account balance in the Plan at John Hancock.

John Hancock is not responsible for verifying the accuracy or correctness of the employee information (name, address and eligibility) provided to us as part of the census process.

SEND Service will not mail any notice to any individual who is not described above. It is the Trustee's responsibility to provide any applicable notices to any individuals who are not described above.

The return address on notice mailings will be the Trustee's mailing address. Therefore, any notices that are not delivered will be returned to the Trustee's mailing address. It is then the Trustee's responsibility to provide the notice to the applicable individual(s).

Records Maintained by SEND Service

SEND Service will include a 24-month audit trail of all notice mailings completed (including the Employee File used for each mailing). Also, SEND Service will post the most recent completed mailing to the "My Notices" page of John Hancock's participant website for a 24-month period. Posting employee notices to John Hancock's participant website does not satisfy e-delivery guidelines outlined in the DOL Technical Release 2011-03R. Follow up with your legal counsel as required. A cancelled Annual Notice mailing will appear in the audit trail once the regeneration period for that cancelled Annual Notice mailing expires.

General Terms and Conditions for SEND Service

It is the Trustee's responsibility, working with the Plan Consultant, to ensure the information provided for

SEND Service is accurate and complete. John Hancock is not responsible for verifying the accuracy or the completeness of the information provided by any User through the SEND Service Plan Details page or through the Plan Information page, or otherwise. John Hancock is also not responsible for verifying the accuracy or completeness of the Employee File used for any mailing.

The Trustee acknowledges and agrees that the provision of information to John Hancock for the SEND Service does not relieve the Trustee of responsibility for ensuring the Plan's compliance with all Plan qualification requirements or any other requirements under applicable law, including any other requirement under the Plan or applicable law to provide notices to eligible employees. In making SEND Service available, John Hancock is not acting as a fiduciary to the Plan.

The information provided to John Hancock for the SEND Service does not impact, and will not be used, for any other services provided by John Hancock to the Plan. Such information will be used for notice purposes only. For example, updating the Plan Consultant's fee information for SEND Service does not actually update or change any fees unless the proper forms are signed by the Trustee and returned to John Hancock. Contact your John Hancock Client Account Representative for more information.

SEND Service does not allow for any customization to the notices (other than the input of required information), and does not allow any logos or pictures to be added to any notices. Notices managed by SEND Service are only available in English. All notices are printed in black and white.

It is expressly prohibited to input any of the following types of content into a notice: (i) any content that is unlawful, libelous, defamatory, obscene, pornographic, lewd, racially offensive, harassing, threatening, invasive of privacy or publicity rights, abusive, fraudulent, or otherwise objectionable; (ii) any content that provides investment advice; (iii) any content that would constitute, encourage, or provide instructions for a criminal offense, violate the rights of any party, or that would otherwise violate any local, state, national, or international law or regulation; (iv) any content that may infringe any patent, trademark, trade secret, copyright, or other intellectual or proprietary right of any party; or (v) any content that in John Hancock's sole judgment is inappropriate or objectionable, or which may expose John Hancock or other person to any harm or liability of any type.

John Hancock reserves the right (but has no obligation) to review any content, investigate, and/or take appropriate action against any User in its sole discretion (including removing or modifying content, and/or reporting the User to law enforcement authorities) if these Terms are violated.

John Hancock may terminate the User's right to use SEND Service or upload content at any time for any reason at its sole discretion. Any such termination may involve deletion of content from John Hancock's databases. John Hancock will not have any liability for any termination of the ability to upload content, including, but not limited to, for deletion of content.

The Trustee, on behalf of the Plan and its related trust, agrees to hold harmless John Hancock, its affiliates, each of their agents, employees, officers and directors, from and against any and all claims for losses, damages or penalties arising from or related to the Plan's use of SEND Service.

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