



*John Hancock*<sup>®</sup>

# Signature Fiduciary *Connect*<sup>®</sup>

Help reduce your workload,  
mitigate fiduciary duties, and  
enable employee savings

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Employer-sponsored retirement plans are critical to *helping people* save for retirement, and companies like yours are under pressure to offer a comprehensive retirement program<sup>1</sup>

But there's a lot for you to think about when offering a retirement plan—finding partners to help you understand the constantly evolving retirement market and legislation, including SECURE 2.0, while trying to keep plan costs down, monitoring investment performance, and safeguarding your plan from cybersecurity threats and fiduciary concerns.<sup>2</sup>

Signature Fiduciary  
*Connect* is our professionally  
managed retirement plan  
solution that checks all of these  
boxes for you:

- Minimize and ease your administrative responsibilities
- Offer protection from most fiduciary liability
- Provide a valuable and competitive employee benefit
- Deliver an award-winning participant experience<sup>3</sup>
- Take advantage of tax credits<sup>4</sup>
- Comply with state mandates where applicable



Signature Fiduciary  
Connect is a solution  
for your retirement  
plan, with outsourced  
retirement plan  
specialists for most  
of a plan sponsor's  
administrative tasks.  
This solution helps  
make it easy for  
you to offer a plan  
without adding to  
your already full plate.  
You'll work with a team  
of retirement plan  
specialists who will  
take care of your plan,  
so you can focus on  
running your business.

<sup>1</sup> In December 2022, John Hancock commissioned our ninth annual stress, finances, and well-being survey with the respected research firm Edelman Public Relations Worldwide Canada Inc. (Edelman). An online survey of 3,825 workers was conducted between 11/29/22 and 12/14/22 to learn more about individual stress levels, their causes and effects, and strategies for relief. John Hancock and Edelman are not affiliated, and neither is responsible for the liabilities of the other. <sup>2</sup> "Retirement Planscape™," Cogent Syndicated, May 2023. <sup>3</sup> "2023 Internet Advertising Competition Awards," Web Marketing Association, Inc., 2023; "2023 Eddy Awards," Pensions & Investments, 2023; "2022 MobileWebAwards competition," Web Marketing Association, Inc., 2022; "DALBAR's State of the Industry—Mobile Online Enrollment," #1 for mobile app enrollment, #1 for quick enrollment, and #4 for traditional enrollment, DALBAR, Inc., June 2022. <sup>4</sup> Small businesses may be eligible for establishing a retirement plan and making employer contributions to a retirement plan as SECURE 2.0 expanded the availability of these tax credits. Conditions apply.

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# Why Signature Fiduciary *Connect?*



## **Simplify your role**

The plan, which is easy to implement and manage, offers plan design flexibility. You focus on your business, and we focus on your retirement plan.



## **Lower your risk**

You get fiduciary assistance from a team that takes on 3(16) plan administrator fiduciary, 402(a) named fiduciary, and investment fiduciary roles.



## **Offer more benefits**

Most employees are looking for help with their financial well-being and value employers that offer tools and guidance.



## **Manage your costs**

Our retirement solution reduces the time you spend on the plan while helping to control your costs with institutional pricing.

# *Simplify* your role

With Signature Fiduciary Connect, most of your administrative and fiduciary responsibilities are managed by our team, freeing your time up to address revenue-producing opportunities.

## **Just a few of your current administrative responsibilities**

- Deposit contributions
- Review and submit payroll files
- Census review and verification
- Form 5500 preparation, signings, and filings
- Hardship withdrawals and loan approvals
- Notice distributions
- Quarterly investment review meetings
- Termination withdrawal approvals
- Vesting verification and tracking
- Annual discrimination and coverage testing
- Death benefit approvals
- Eligibility calculations
- Plan design reviews
- Plan document preparation
- Plan document review and maintenance
- QDRO determinations
- Due diligence on and monitoring of plan providers
- Selection and monitoring of plan investments
- Create and maintain investment policy statements

## **Your responsibilities with Signature Fiduciary Connect**

- Deposit contributions
- Review and submit payroll files
- Monitor third-party providers that are managing your retirement plan
- Census review and verification
- Retain overall fiduciary responsibility for the plan, including the selection of service providers

### **Optimized service model**

You'll have a single point of contact for your plan, providing collaboration and linking you to a dedicated team of partners.

Your plan's financial professional provides support by helping with vendor selection and monitoring, enrollment meetings, investment education, and 404(c) compliance.



# *Lower* your risk

Offering a retirement plan comes with fiduciary duties and risk. With Signature Fiduciary Connect, you'll partner with specialists who take on most of your fiduciary responsibilities by acting as the ERISA 402(a) named fiduciary, 3(16) plan administrator, and the investment fiduciary.

## **402(a) named fiduciary**

- Main fiduciary on the plan
- Assumes the majority of the plan sponsor's duties
- Oversees the selection and monitoring of other plan fiduciaries

## **3(16) plan administrator**

- Prepares, signs, and files Form 5500
- Hardship withdrawal and loan approvals
- Plan design recommendations and reviews
- Eligibility determination and tracking
- Tracks vesting of employee accounts
- Prepares and distributes all participant notices and annual reports
- Annual nondiscrimination testing
- Named as "Plan administrator" (which is a fiduciary under ERISA) on the plan document

## **Investment fiduciary**

- Creates and reviews your investment policy statement
- Recommends and monitors investment lineup
- Reviews the reasonableness of investment fees and expenses
- Provides detailed investment performance reports

**Outsource  
some risk**

**Outsource  
the most risk**



Directed trustee

ERISA 3(21) investment advisor

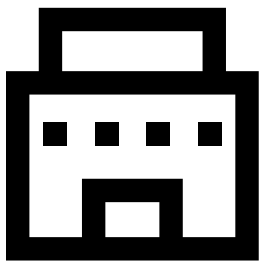
ERISA 3(38) investment manager

ERISA 3(16) plan administrator

ERISA 402(a) named fiduciary

By outsourcing these duties, you benefit from reduced legal obligations and responsibilities, personal liability, and exposure to lawsuits. **Signature Fiduciary Connect** offers you a high level of protection and a Cybersecurity Guarantee.<sup>5</sup> Applicable team members have secured any required fidelity bond.

**You'll work with a team of retirement plan specialists who'll help provide a seamless solution for your retirement plan.**



Employer



Plan consultant

- Plan recordkeeper
- Participant services
- Cybersecurity

Investment fiduciary

- 3(16) plan administrator
- 402(a) named fiduciary
- Third-party administrator

Financial professional

- Investment selection
- Ongoing investment monitoring

- Document plan goals
- Enrollment and education
- Periodic plan review

<sup>5</sup> See the full guarantee for eligibility requirements. The guarantee for Group Annuity {retirement.johnhancock.com/content/dam/seismic/field-support/jh-cybersecurity-guarantee-in-full-for-signature-flyer.pdf} is available at myplan.johnhancock.com.



# Offer more benefits with our *award-winning*<sup>3</sup> participant experience

Your employees receive a robust personalized experience that connects them to the power of their retirement plan. Having an employer-sponsored plan along with the tools and personalized guidance to make their own financial plans, your employees are empowered to achieve financial wellness and retirement readiness.

- **Saving plan**—It's easy to get started with guided and express enrollment options.
- **Retirement income and spending plan**—John Hancock's retirement planner<sup>6</sup> uses predictive analytics to show participants their projected income and spending needs in retirement to motivate them to save, while also letting them model scenarios and see the impact on their take-home pay.
- **My Learning Center**—Employees can assess their financial wellness online and receive a personal action plan and access educational resources to help them manage their overall finances, available in English and Spanish.
- **Financial wellness resources**—Your employees have access to tools helping them save for emergencies,<sup>7</sup> plan for college,<sup>8</sup> and create an estate plan and its related legal documents.<sup>9</sup>
- **Virtual or in-person meetings**—Participants receive one-on-one assistance for help making decisions at critical financial milestones.

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# Employee engagement that makes a *difference*

## 5.6%

average contribution rate increase through  
proactive engagement<sup>10</sup>

## 46%

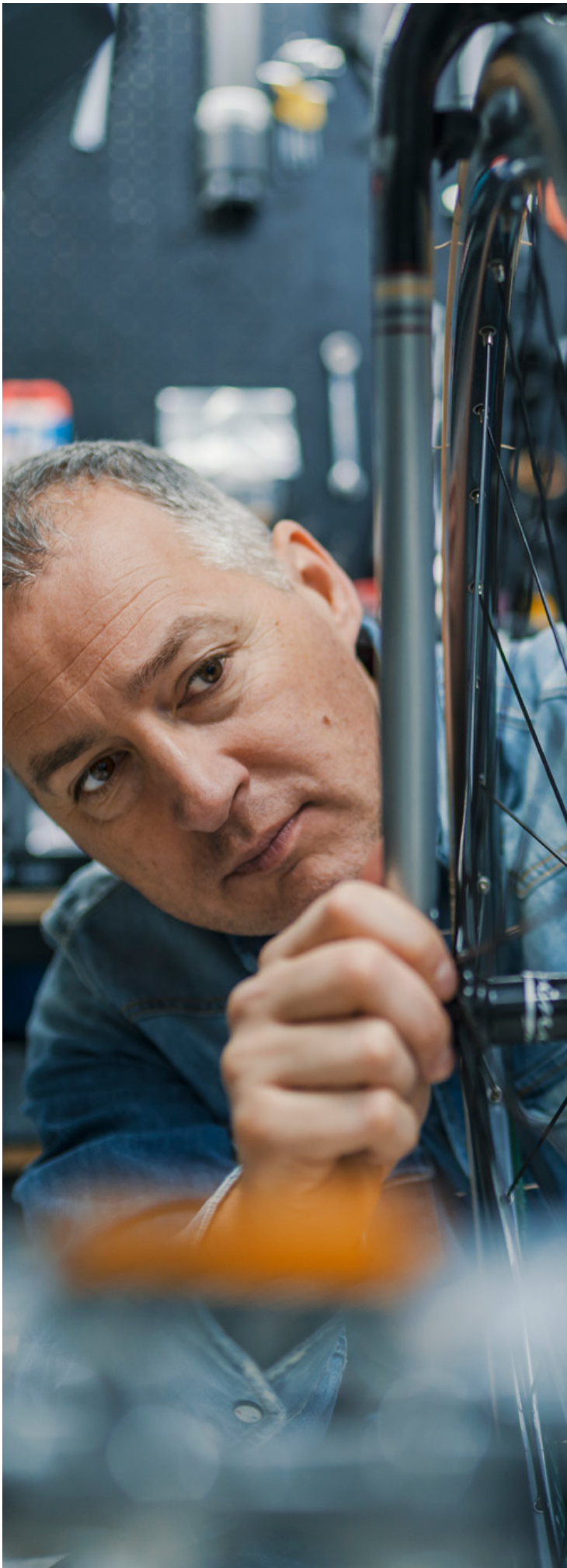
of the newly enrolled participants who  
received our onboarding journey engaged  
with the campaign<sup>11</sup>

## 78%

say it's important for employers to offer  
financial wellness programs<sup>1</sup>

**6** 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 and 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. All investments carry a degree of risk, and past performance does not guarantee future results. **7** Emergency savings is a product offered by John Hancock Personal Financial Services, LLC, an SEC investment adviser registered under the Investment Advisers Act of 1940. **8** John Hancock and the Education Planning Center are not affiliated and are not responsible for the liabilities of the other. **9** Trust & Will is an online service provider of legal forms and information; it is not a law firm. John Hancock and Trust & Will are not affiliated, and neither is responsible for the liabilities of the other. John Hancock has arranged a discount on Trust & Will services for plan participants but does not warrant or endorse the services. Discount applies only to fees associated with creating a trust or will document and does not apply to any other support or services offered by Trust & Will such as probate services, attorney support, notary support, or title transfers. **10** John Hancock internal data for open-architecture and group annuity platforms, January–December 2022. **11** Email open rate from 5/10/22 to 11/18/22, John Hancock internal data.

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# *Focus* on your business while we focus on your retirement plan

Whether you're offering a retirement plan to remain competitive in a tight labor market or to ease the administrative burden of your existing plan, **Signature Fiduciary Connect** helps get the job done for you.



### **Administration made easy**

- Manage your plan-related labor costs by outsourcing them
- Ease your administrative workload, so you can spend time on revenue-generating activities
- Work with ERISA experts for custom plan design and compliance



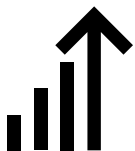
### **Fiduciary protection**

- 3(16) plan administrator fiduciary
- 402(a) named fiduciary
- Investment fiduciary



### **Award-winning<sup>3</sup> experience to engage employees**

- Easy enrollment with app, website, and phone support online enrollment
- Robust website with retirement planning guidance and financial wellness tools
- Targeted participant engagement program
- Access to virtual or in-person meetings



### **Optimized service model**

- Single point of contact for plan sponsor
- Individual plan design flexibility
- Access to packaged services
- Simplified, competitive pricing



To learn more about this program, or any of our retirement plan solutions, please contact your financial representative.

We make retirement  
plans *work*.



John Hancock, the Third Party Administrator, the 3(16) Plan Administrator and the investment fiduciary, are not affiliated and none are responsible for the liabilities of the others.

This service does not constitute a delegation of fiduciary responsibility to John Hancock. Neither John Hancock nor our affiliates assumes any fiduciary responsibility with respect to any retirement plan in connection with, or as a result of, the provision of this service.

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