



Adding John Hancock Personalized Retirement Advice

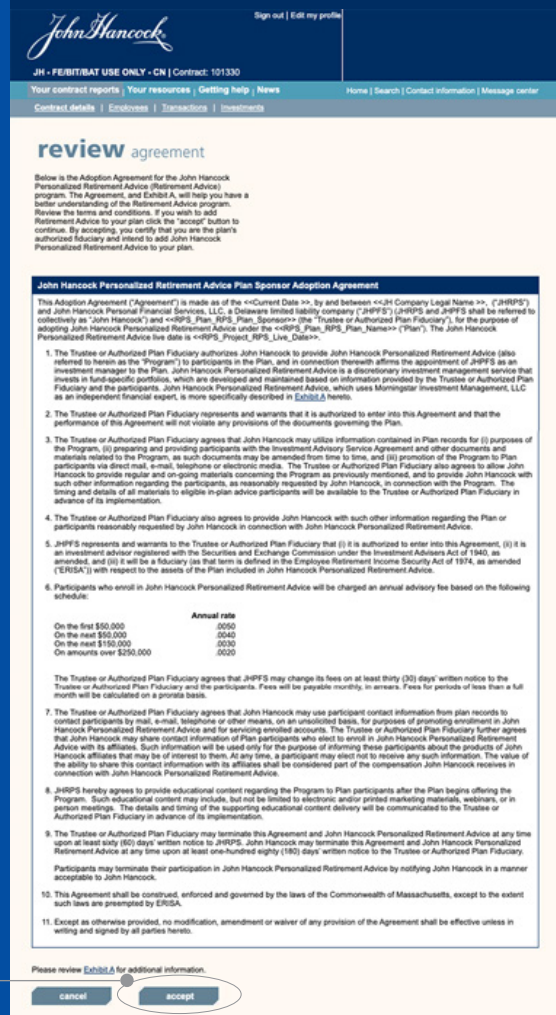
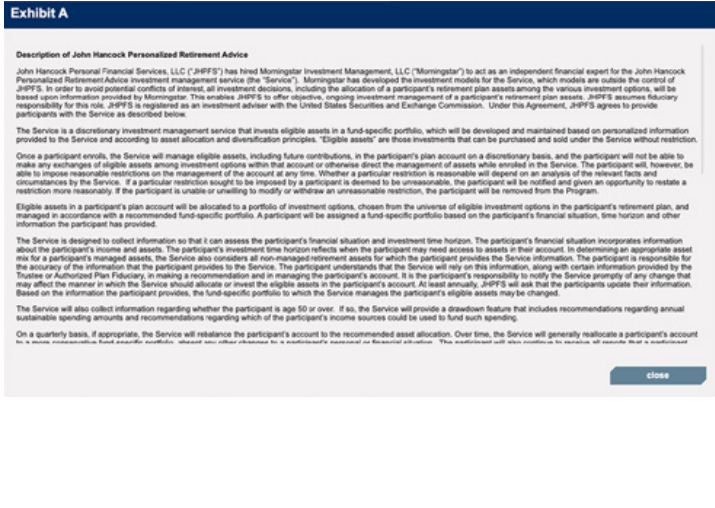
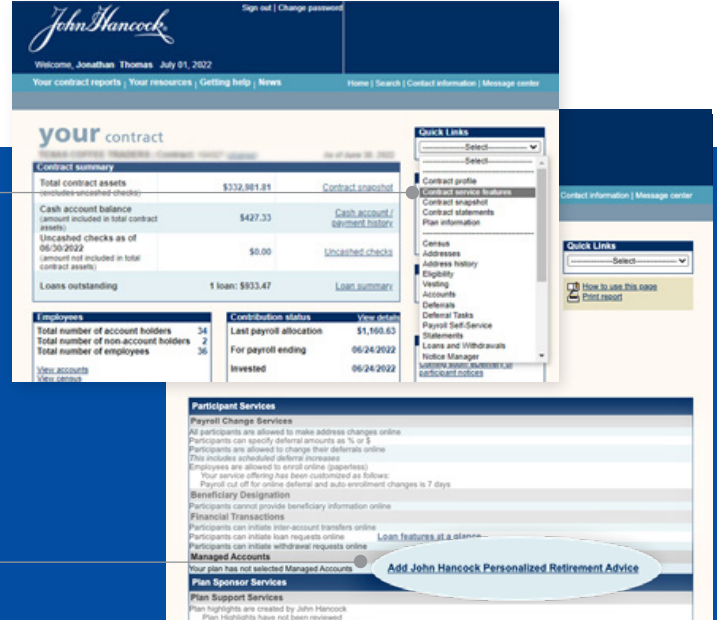
We're excited that you've decided to offer John Hancock Personalized Retirement Advice (Retirement Advice) to your participants. Please follow these three simple steps to add the service to your plan.

1. Log in to the plan sponsor website, go to the **Quick links** box, and select **Contract services features** from the drop-down menu.

Then click **Add John Hancock Personalized Retirement Advice**, which is located under **Participant services**.

2. Review the Retirement Advice plan sponsor adoption agreement and Exhibit A.

Click **accept** if you understand and agree to the terms.



3

Download and save a copy of your agreement for your plan records, and click **done** to confirm your election.

The screenshot shows the John Hancock website interface. At the top, there is a navigation bar with the John Hancock logo, 'Sign out | Edit my profile', and various menu items like 'Your contract reports', 'Your resources', 'Getting help', 'News', 'Home', 'Search', 'Contact information', 'Message center', 'Contract details', 'Employees', 'Transactions', and 'Investments'. The main content area is titled 'confirmation' and includes a 'Print report' button. Below this, there is a message: 'You have selected John Hancock Personalized Retirement Advice as the Managed Account program for your plan. Click on the link below to download a copy of the signed agreement for your records. Plan participants will be eligible to select and enroll in the program in business days.' A link for 'Product Adoption Agreement' is highlighted with a red circle. Below the link is a 'Request details' table with two rows: 'Requested by' with value 'REQUESTER NAME' and 'Requested on' with value 'REQUEST DATE'. At the bottom of the page, there is a 'done' button.



Contact your John Hancock representative if you have any questions or need assistance adding Retirement Advice to your plan.

And that's it—you're all set

Your participants will be able to enroll in Retirement Advice after the 404a-5 notice is delivered to them (approximately one month after you complete these steps).



All screenshots are for illustrative purposes only.

Participation in John Hancock Personalized Retirement Advice (Retirement Advice) does not guarantee investment success. *All investing involves risk, including possible loss of principal.* Fees for this service are based on a tiered schedule and vary by account balance. For more information, consult the John Hancock Personalized Retirement Advice Investment Advisory Agreement. John Hancock Personal Financial Services, LLC (JHPFS), a registered investment adviser and affiliate of John Hancock Retirement Plan Services LLC (JHRPS), is the investment manager of the Retirement Advice program. JHPFS has selected Morningstar Investment Management LLC, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc., to act as the "independent financial expert" (as defined in the U.S. Department of Labor's Advisory Opinion 2001-09A) for Retirement Advice. JHPFS monitors Morningstar Investment Management's performance. Morningstar Investment Management LLC is not affiliated with JHRPS, JHPFS, or affiliates. JHPFS acts as a fiduciary with respect to the management of Retirement Advice investments.

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