



Your Enrollment Form

The purpose of this form is for you to instruct your employer to deduct part of your current pay for contribution into your Plan account. You will generally not owe federal income tax on the amounts that you defer (within IRS limits), or on the earnings of those investments, until these amounts are distributed to you from the Plan. You may revoke the contribution election that you make at any time. Contributions to your account will be made going forward by reductions from your paycheck each pay period. You may elect a percentage of your salary prorated for each pay period.

ACTION

PARTICIPANT INFORMATION – Please Print

Name _____ Phone Number _____ Sex M F
 Social Security Number _____ Email Address _____
 Address _____ Employer _____
 City _____ State _____ Zip Code _____ Union Name & Number _____
 Date of Birth _____ Date of Hire _____ Marital Status Single Married Divorced Widowed

ACTION

ELECTIVE CONTRIBUTION ELECTION

I hereby elect to have tax-deferred contributions equal to (please check one):

5% (See potential growth of a 5% contribution on the reverse side of this form.)
or

Other ___ % of my compensation contributed on my behalf to the Plan (not to exceed the allowable calendar year limit).

ACTION

INVESTMENT INFORMATION

Your contributions will be invested in the appropriate State Street Target Retirement Fund based on your date of birth as illustrated in the chart below. There are additional investment options available in the Plan. Information on each of the investment options is included in this kit. You can make changes to your investment allocation at any time at sip.jhrps.com.

Year of Birth	Fund Name
Before 1952 or no date of birth on file	State Street Target Retirement Income Fund
1953–1957	State Street Target Retirement 2020 Fund
1958–1962	State Street Target Retirement 2025 Fund
1963–1967	State Street Target Retirement 2030 Fund
1968–1972	State Street Target Retirement 2035 Fund
1973–1977	State Street Target Retirement 2040 Fund
1978–1982	State Street Target Retirement 2045 Fund
1983–1987	State Street Target Retirement 2050 Fund
1988–1992	State Street Target Retirement 2055 Fund
1993–1997	State Street Target Retirement 2060 Fund
1998 or later	State Street Target Retirement 2065 Fund

ACTION

AUTHORIZATION

I hereby authorize my employer to defer a portion of my compensation not yet earned and contribute the amounts deferred to the Plan as elective contributions, in accordance with my election indicated above.

Employee Signature: _____ Date: _____

PLEASE RETURN THIS FORM TO YOUR EMPLOYER AND RETAIN A COPY FOR YOUR RECORDS.

EMPLOYER: Please process this employee's enrollment and retain a copy of this form in the employee's personnel file.

When it comes to investing, time is a powerful ally. Compounding may go a long way toward helping you with your retirement goals. Compound earnings are the growth on your original contributions as well as the previous growth earned on those assets. It may not seem like much in the early days, but compounding can really add up! Check out the table below to see how. This example assumes a \$50,000 annual wage.

Contribution Rate	Age	Assumed annual rate of return		
		4%	6%	8%
5% (approximately \$208 per month)	20	\$313,934	\$573,246	\$1,097,251
	25	\$245,823	\$414,230	\$726,214
	30	\$190,040	\$296,340	\$477,174
	35	\$144,352	\$208,939	\$310,020

The illustrations provided in this calculator are hypothetical, and there are no guarantees that the results shown will be achieved or maintained over any time period. It assumes no withdrawals and doesn't take into account fees associated with the investment.

For more information regarding the SIP scan the QR code below for a brief presentation on the Plan. For questions please call a Plan Representative at 1-800-477-3829.



For more information regarding the SIP Plan in Spanish, scan the QR Code below for a brief presentation on the plan.



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