

Post-Tax 401k

How to join your company's retirement plan



Why join?

Your qualified retirement plan is a powerful savings tool that most Americans use to help prepare for retirement. Typically, you make pre-tax contributions to your own retirement plan account through automatic deposits taken directly from your paycheck. Pre-tax contributions may decrease your yearly tax bill, saving you money now. And, over time, these contributions and the interest they may earn grow, helping you prepare for retirement.

This plan has been set up by your employer and is being offered to you as a benefit.



Before you begin

To identify yourself as an eligible employee in our plan, you will need the following information:

Your Contract Number:

Your Enrollment Access Number:

Questions?

If you have any questions about your company's retirement plan or the enrollment process, call an enrollment representative at **1-855-543-6765**.

Or contact your plan administrator



Joining is easy!

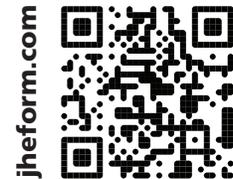
At John Hancock, we help you enroll in the plan your way.



Instantly

On Your Smart Phone at jheform.com

In a few simple screens join your plan instantly. Plus, you can also access other retirement planning tools like our contribution calculator that have been optimized for your smart phone by visiting jhgoenroll.com.



Anytime

On Your Computer at www.jhgoenroll.com

Select our QuickStart process and enroll in minutes. It's that simple. Or let our virtual enroller Dan teach you about retirement plan benefits, investment education and take you step by step through the process to help you make the decisions that are right for you.



Talk to a professional

On the Phone at 1-855-JHENROLL (1-855-543-6765)

Talk to an enrollment representative to enroll over the phone. They can also answer questions you may have around joining your company's plan, moving other retirement plans into your new plan and much more. Available from 8 A.M. to 8 P.M. (EST), Monday to Friday.



Paper

Use an Enrollment Form

Ask your Plan Administrator for copies of our enrollment materials, including an enrollment form. After reading and reviewing this information, carefully fill in all the required information including your personal details, contribution amount and investment options. Remember to sign and date the last page of the form and return all pages to your plan administrator.

Don't delay – join now!

It's never too early (or too late) to start saving for your future.



Check out our website

www.jhpensions.com (**www.jhnypensions.com** for plans domiciled in New York)

You have access to tools, tips and resources to help you make saving for your retirement simple, straightforward and enjoyable.

With over 150 years of leadership and experience helping millions of American's prepare for their financial futures, we are here to support you every step of the way.



To obtain group annuity investment option Fund sheets and prospectuses for each sub-account's underlying investment vehicle call 1-800-395-1113. These documents contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying investment vehicle, which should be carefully considered. Please read these documents carefully prior to investing.

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