

How to join your company's retirement plan



Why join?

Your company's retirement plan is a powerful savings tools that might be a significant part of helping you prepare for retirement. By getting started today, you're taking control of your financial future. When you enroll, you may be able to take advantage of some attractive benefits, such as:

- Tax deferred earnings
- The power of compound earnings
- Ease of automatic payroll deductions

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



Before you begin

To get started, you'll need the following information:

Your Contract Number:

Your Enrollment Access Number:

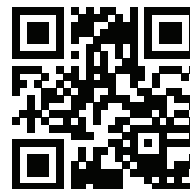
Getting started is easy!

At John Hancock, we have the options for you to enroll anywhere, anytime.



Online

Go to www.jhpensions.com to register and enroll or scan the QR code



Select our Express path and enroll in seconds. It's really that simple. Or, choose the Guided path which will take you through each step at your own pace.



Phone

Call us at 1-855-JHENROLL (543-6765)

Speak with an enrollment specialist who can help you enroll over the phone. They can answer any questions you may have about joining the plan including helping you to determine if consolidating other retirement account is right for you*. Enrollment specialists are available from 8:30 A.M. to 7 P.M. EST Monday through Friday.

Don't delay – join now!

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

*Available for plans utilizing John Hancock's Consolidation Services; rollovers are subject to the provisions of a company's plan.



Please call 1-800-395-1113 to obtain Fund Sheets for the group annuity investment option sub-accounts and to obtain prospectuses for the sub-accounts' underlying funds, that are available on request. The prospectuses for the sub-accounts' underlying funds contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying funds which should be carefully considered before investing.

Group annuity contracts and recordkeeping agreements are issued by: John Hancock Life Insurance Company (U.S.A.) ("John Hancock USA"), Boston, MA (not licensed in New York) and John Hancock Life Insurance Company of New York ("John Hancock NY"), Valhalla, NY. Product features and availability may differ by state. John Hancock USA and John Hancock NY each make available a platform of investment alternatives to sponsors or administrators of retirement plans without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock USA and John Hancock NY do not, and are not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

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