



RETIREMENT PLAN  
SERVICES

# Why John Hancock?

Partner with a leader who has the courage  
and conviction to put **Participants 1<sup>st</sup>**



## Work with a proven partner who...

Works with partners across the country to help you deliver successful retirement outcomes to your plan participants

Ensures plan recordkeeping costs are level across all Funds and independent of the participant's investment choice

Provides superior customer service and innovative features, including proactive and automatic reviews of pricing and associated services

Puts Participants 1<sup>st</sup> and can demonstrate this

The design of our 401(k) platform is based on **innovation, leadership** and **a team approach** centered around one principle – to help participants retire with dignity.

At John Hancock, we are guided by a set of core principles that are firmly in line with the original mandate of the 401(k) and centered on helping participants realize the retirement future they've promised themselves. These values drive everything we do.

## A legacy of innovation

We've always been known for innovation and continue to lead the industry by creating relevant, useful features that stand the test of time:

Setting the standard for the quality of customized enrollment and participant tools and resources for **over 25 years**




**Group meetings with custom enrollment kits**

**Participant Action Plan**

**1993**

**Color-coded investment options** based on risk tolerance in **1993**

Conservative	LOW RISK   HIGH RISK
Income	
Growth & Income	
Growth	
Aggressive Growth	

**1999**

**Annual Contract Review** – providing insight about plan activity and investment performance since **1999**

**2007**

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**1997**

The **largest provider of multi-manager asset allocation portfolios** in the country – we launched these back in **1997\***

**2005**

**Fiduciary Standards Warranty** – giving you specific fiduciary assurances when it comes to selecting your Fund lineup since **2005**

**2005**

John Hancock Life Insurance Company (U.S.A.) (John Hancock USA) is referred to as "John Hancock".

\* PlanSponsor Magazine 2013 Asset Allocation Buyers Guide October 2013: John Hancock RPS is #1 in risk-based defined contribution assets with 15% share.

# The availability of products, Funds and contract features may be subject to Broker-Dealer Firm approval, State approval, Broker Licensing requirements, tax law requirements, or other contract-related requirements. From time to time, changes are made to Funds, and the availability of these changes may be subject to State approvals or other compliance requirements. Please confirm with your local John Hancock Representative if you have any questions about product, Fund or contract feature availability.

Exchange Traded Funds are a type of investment company bought and sold on a securities exchange. An ETF often represents a fixed portfolio of securities designed to track a particular market index. The risks of owning an ETF generally reflect the risks of owning the underlying securities the ETF is designed to track.

# Partner with a leader

- Serve more than **45,000 plans**<sup>‡</sup>
- Service close to **1.7 million** participants<sup>‡</sup>
- With more than **100 years** of experience
- **Best in Class** with Plan Sponsors<sup>†</sup>



**Interactive  
online enrollment**



**Tablet  
enrollment**



**One-on-one  
phone enrollment**



**Smartphone  
enrollment**



**Personalized education  
– Retirement Fitness**

**Guaranteed Income for Life Select** – a unique feature launched back in **2007** that responds to the concern that 97% of Baby Boomers face – that they will outlive their retirement assets<sup>^</sup>

2013

Added **ETFs** to our platform in **2013** – another innovative feature we’re proud to deliver to participants as a lower cost option<sup>#</sup>

Introduced **Dynamic Plan Review** in **2012** – working to proactively review plans to ensure services and associated costs continue to reflect Plan needs

2012

2014

In **2014**, ensured the **cost of recordkeeping is independent of investment selection** – the cost of John Hancock recordkeeping services is not impacted by the investment options selected for the Plan or investment choices made by participants

<sup>^</sup> “America Speaks Out on Retirement: 2012 Investor Research Study.” SunAmerica Capital Services, Inc., June 2012.

<sup>#</sup> John Hancock USA supports over 42,758 plans and 1,596,915 participants. John Hancock New York supports over 2,433 plans and 72,790 participants. Approximate (unaudited) figures for John Hancock Retirement Plan Services division by company, provided on a U.S. statutory basis as of June 30, 2014.

# Personalized participant experience – putting Participants 1<sup>st</sup>

At John Hancock, we focus on the key drivers of successful outcomes and design our participant experience around the **elements that matter most**, ensuring employees:

## SAVE EARLY

To help employees start early, we stress the importance each additional year of saving can make. For example, in our education tools, we show them that if they start saving at age 25, rather than five years later at age 30, they could have an additional \$242,000 at retirement.\*

**High-tech, high-touch:** Employees who use our **online or phone** experiences contribute **17% more on average** than those who use a traditional approach.°

## SAVE MORE

Our personalized, easy-to-use goal setting and monitoring tools, such as the Participant Action Plan, immediately show participants the impact of their contributions and how an additional 5% can help get them on track to retire.

We help participants get into diversified portfolios with over **78%** of our participants invested in an **asset allocation option**, compared to 41% of participants industry wide. >

## INVEST SMART

Part of our promise of choice is to offer more opportunity for investing smart, whether through one-step diversification with asset allocation suites, or selecting from a wide range of individual high quality investment options.

**It really shouldn't be more complicated than that.**

Diversification nor asset allocation ensures a profit or protection against a loss. Note: asset allocation may not be appropriate for all participants particularly those interested in directing investment options on their own.

+ Based on JH Retirement Elements Tool – Assumptions: Annual salary \$45,000, Current 401(k) savings \$75,000, Retirement age 65, Contribution rate 7%, Rate of return 5%, Fees 1.05%. Calculator assumes no withdrawals or lapses before retirement age. This hypothetical mathematical example is for illustrative purposes and is not indicative of the performance of any specific investment. Calculations are estimates and may not provide accurate projections. Results may vary with each use over time.

° Average John Hancock deferral rate at enrollment between Jan. 1 – Sept. 30, 2013.

> John Hancock Internal Data, April 2014 and 401(k) Asset Allocations, Account Balances and Loans; EBRI 2013 Issue 394. December 2013.

# Broad choice of investment options

Access a robust platform of multi-manager options based on a rigorous, ongoing due diligence process that is independent of revenue generated from investments.

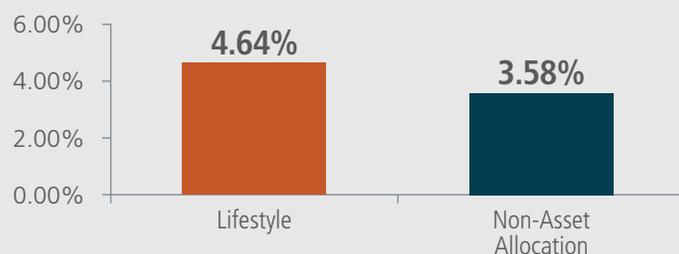
In 2013, JH Investments held approximately 300 meetings with 150 firms in 7 countries and 16 states.<sup>∞</sup>

- ✓ 200+ investment options including Guaranteed Income for Life Select and lower cost Funds such as ETFs
- ✓ No proprietary Fund requirements or bias
- ✓ Nine different asset allocation suites
- ✓ Strive to offer the lowest available net investment cost for each Fund<sup>•</sup>
- ✓ Clear and transparent presentation of investment details
- ✓ Fiduciary support options such as Fiduciary Standards Warranty, IPS Manager or Wilshire 3(21) Adviser Service

## Lifestyle Participants earned 106 bps (1.06%) higher average returns

Our asset allocation Funds have delivered **Real Results** to participants. In fact, over the last 15 years, participants who were invested in a John Hancock Lifestyle Portfolio earned, on average, 106 bps (1.06%)<sup>Δ</sup> more per year compared to those who chose their own investments.<sup>≈</sup>

15 YEARS (1998 – 2012)



<sup>•</sup> Underlying fund net cost is the amount paid for investment management or advisor services, and for operational expenses and/or other expenses of the underlying fund. It is determined by deducting the amount of "Revenue from underlying fund (12b-1, STA, Other)" from the underlying fund's expense ratio published by the underlying fund.

<sup>Δ</sup> Investment performance for the 15 year John Hancock Life Insurance Company (U.S.A.) study found Lifestyle participants earned an average return of 4.64% and Non-Asset Allocation participants earned an average return of 3.58%.

<sup>≈</sup> Participants in a group annuity contract issued by John Hancock Life Insurance Company (U.S.A.) referred to as John Hancock. Results are not applicable to contracts issued by John Hancock Life Insurance Company of New York.

# Unparalleled service excellence and ongoing support

You can enjoy the personalized and attentive service that comes with having a **dedicated team of professionals** assigned to your plan.

Our people, combined with a suite of flexible and scalable tools, help relieve your administrative burden and keep the plan running smoothly. For example:

**Payroll Path** streamlines census and payroll submissions

**Intuitive websites** help you and your employees to self-serve

**Web-based transactions** facilitate enrollment, deferrals, loans and withdrawals

Robust plan and participant level **reports** keep you informed

**Consolidation team** simplifies roll-ins of outside retirement assets<sup>ø</sup>

## Ongoing plan monitoring and review

**Dynamic Plan Review**<sup>Ⓜ</sup> – a proactive review that ensures services and associated costs continue to reflect Plan needs now, tomorrow and into the future (reviewed every three years!)

**FundCheck**<sup>®</sup> – a customized report that provides plan-specific results of our semi-annual due diligence review

**Annual Contract Review** – a comprehensive plan-specific report that helps you understand how your plan is doing<sup>§</sup>

**98%** of clients surveyed were completely satisfied with the overall plan conversion process.<sup>≤</sup>

**96.7%** of survey respondents were either extremely satisfied or completely satisfied with the ongoing service they received from their designated representative.<sup>◇</sup>



<sup>ø</sup> Available for plans utilizing John Hancock's Consolidation Services; rollovers are subject to the provisions of the company's plan.

<sup>Ⓜ</sup> Available to plans with assets greater than \$3million and have been with John Hancock for at least three years.

<sup>§</sup> For contracts that meet the minimum asset requirement. Not available for Defined Benefit plans.

<sup>≤</sup> John Hancock National Conversion Center Customer Survey 2013.

<sup>◇</sup> Results are from the 2012 JHRPS Customer Satisfaction Index Survey conducted by the Delphian Group, for which 65,000 responses have been received since 2004.

# Easy access to tools and information

John Hancock provides you with easy access to information and online tools which help make your job easier.

## Plan Sponsors can:

View plan and contract-level information 24/7

Access automated transaction tools

Review quarterly employer and participant statements

Use robust reporting tools to view and/or download a wide array of reports that provide:

- Plan-level balance by contribution type and investment options
- Detailed transaction history on a plan and participant level
- Cash account and payment history
- Employee and participant census information
- Enrollment summary report that identifies default enrollments
- Participant account information with multi-level sorting capabilities
- Loan details

## Plan Sponsor Website

You can find relevant information at a glance and download detailed reports.

The screenshot displays the John Hancock Plan Sponsor Website interface. At the top, there is a navigation bar with links for 'Sign out | Contact us', 'Home | Search | Manage profile', and 'Your contract reports | Your resources | Getting help | News'. The main content area is titled 'your contract' and shows details for 'JOHN HANCOCK DEMO | Contract: 70300' as of December 12, 20XX. A 'Contract summary' table lists: Total contract assets (including cash account) at \$14,132,005.88; Cash account balance at \$117,080.93; and 82 loans totaling \$682,006.02. Below this, an 'Employees' table shows 409 account holders, 6 non-account holders, and 415 total employees. A 'Contribution status' section indicates a last payroll allocation of \$119,773.15 for payroll ending 12/05/2008, with an investment date of 12/08/2008. A 'Make a contribution' button is visible. The right sidebar contains a 'Quick reports' dropdown, a 'Message Center' with 2 unread messages, and a 'News' section with updates and a newsletter link.

Let's work as a team to help deliver a custom plan that works for you and your employees.



**Please call 1-800-333-0963 to obtain Fund Sheets for John Hancock USA group annuity investment option sub-accounts and to obtain prospectuses for the sub-accounts' underlying mutual funds, that are available on request. The prospectuses for the sub-accounts' underlying mutual funds contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying mutual funds which should be carefully considered before investing.**

∞ John Hancock Investments. As of June 30, 2014.

† Chatham Partners' 2013 Client Satisfaction Analysis, March 2013. Quantitative questions were on a 7-point scale with "6" and "7" representing the highest levels of satisfaction. A "best-in-class" rating was received when at least 85% of the respondents selected a "6" or "7" for a particular attribute. John Hancock outperformed the benchmark in 19 of 23 key categories. The 2013 Chatham proprietary DC benchmark was comprised of twelve retirement providers that recordkeep 52% of 401(k) industry AUM with a total of 176,000 plans, \$1.7 trillion in assets and 26.6 million participants. A commissioned study.

The Outcomes of Participant Investment Strategies 1998 – 2012 is a commissioned study prepared for John Hancock Life Insurance Company (U.S.A.) by Burgess Management & Research Inc. This information is general in nature and is not intended to constitute legal or investment advice on any particular matter. Burgess Management & Research Inc. is not affiliated with John Hancock Life Insurance Company (U.S.A.) and neither are responsible for the liabilities of the other. These studies examine the investment performance of portfolios of retirement plan participants contributing to their employer's defined contribution plans from 1998 through 2012 through an ARA group annuity contract issued by John Hancock Life Insurance Company (U.S.A.). The primary question considered is whether participants who directed all of their contributions to a single Asset Allocation Fund (a John Hancock Lifestyle Fund referred to as Lifestyle Participants earned better returns than participants who adopted any other strategy (Mixed Participants and Non-Asset Allocation Participants).

The study examined the performance of portfolios of 319,566 retirement plan participants from 23,540 contracts that contributed to their employer's Defined Contribution plans through an ARA group annuity contract issued by John Hancock Life Insurance Company (U.S.A.). Study group criteria: Participants: Had a balance at the end of the period that was greater than zero; Did not have a negative cash flow (contributions less withdrawals) in any single month during the study periods; Did not maintain or originate a loan at any time during the study periods; Did not have a balance in a personal brokerage account; and had a date of birth on record. Participants were then divided into four sub-groups based on their investment selections – Lifestyle Participants, Retirement Living Participants, Mixed Participants, and Non-Asset Allocation Participants.

Although Guaranteed Income for Life Select provides a guaranteed income base as well as guaranteed minimum withdrawal benefits, Guaranteed Income for Life Select investment options are variable investments and may lose value. The guarantees provided are contingent on the plan's trustee's election to continue maintaining its group annuity contract with John Hancock or the election of a participant to rollover his or her benefits to a recipient rollover vehicle available from John Hancock upon termination of participation in the plan. Guarantees of withdrawals provided under the "Guaranteed Income for Life Select" are supported by John Hancock's general account and are contingent on the claims paying ability of John Hancock and does not apply to the investment performance or safety of the underlying portfolios. Guarantees are subject to the limitations, terms, and conditions set forth in the Rider. An additional fee is charged for the guarantee.

The John Hancock Fiduciary Standards Warranty is offered solely by John Hancock USA and no distributing firms share any liability with regard to it. The Warranty is available only to defined contribution plans as defined in section 3(34) of ERISA and is subject to certain terms, conditions, and limitations. You should read the Warranty Certificate carefully and make sure you understand it. You should also note that, since past performance is not a guarantee of future results, we cannot warrant or

guarantee that any investment options we offer will yield any specific return, or even that it will yield a positive return. In addition, the Warranty covers the general prudence of the investment options for long-term investing (such as retirement investing); it does not guarantee that any particular investment option is suited to the needs of any individual plan participant and, thus, does not cover any claims by any individual participant based on the needs of, or suitability for, such participant.

Please note: Plan fiduciaries are still required to properly discharge their responsibilities in determining that John Hancock's investment process and fund lineup is appropriate for their plan. Also, plan fiduciaries must select investments that are suitable for the particular needs of the plan and its participants. John Hancock USA does not guarantee that any investment option will yield a positive return. The Warranty does not extend to claims that any expenses paid directly or indirectly by the plan are unreasonable. John Hancock USA will only indemnify the plan for losses that are not reimbursed by fiduciary liability insurance or any other source, which will be considered the primary coverage for the plan and its fiduciaries.

The Fiduciary Standards Warranty is not available if the Wilshire 3(21) Adviser Service has been selected.

In providing IPS Manager for the use of plan sponsors, John Hancock USA does not suggest or recommend that any of the pre-set IPS Manager Options, or any list of criteria that may be selected by a plan sponsor for use in a customized IPS Manager Option, is appropriate for the individualized needs of the sponsor's plan. Nothing set forth in any of the IPS Manager documents, including without limitation, any identification of any Fund as having the highest ranking in its John Hancock asset category relative to the criteria selected by the plan sponsor, is intended to suggest that any such Fund is appropriate for the individualized needs of the plan, or that John Hancock suggests that the plan sponsor select any such Fund as its plan investment option. Furthermore, nothing in any of the IPS Manager documents that identifies a Fund with a colored indicator, based on the plan sponsor's criteria, is intended to suggest that John Hancock is making any recommendation regarding the retention, removal or replacement of that Fund.

This service (including, without limitation, the objective rankings of the Funds, the "watch lists", "warning lists" and other information indicators or data contained in the online summary and detailed reports provided as part of the review process) and, if applicable the Fiduciary Standards Warranty and any sample Investment Policy Statement template that may be provided by John Hancock, are tools to assist you and are made available without regard to the individualized needs of your Plan, its participants or beneficiaries. In providing these tools for your use, John Hancock is not undertaking to provide impartial investment advice to you or your Plan. These tools are intended to provide assistance to you and cannot replace your judgment or determination as to whether or how they should be applied to the specific and individualized needs and characteristics of your plan and your employee, participant, and beneficiary population. As Trustee of the Plan, you are ultimately responsible as a fiduciary for selecting and monitoring the investment options on behalf of your Plan, including determining if the selected IPS Manager option and the investment lineup made available by John Hancock are appropriate for the Plan, its participants and beneficiaries.

IPS Manager is not available if the Wilshire 3(21) Adviser Service has been selected.

FundCheck® is a registered trademark of John Hancock Life Insurance Company (U.S.A.).

John Hancock Retirement Plan Services and Wilshire Associates Incorporated are not affiliated and neither are responsible for the liabilities of the other.

Group annuity contracts and recordkeeping agreements are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York). The Investment Management Services Division of John Hancock provides investment information relating to the group annuity contract. Plan administrative services may be provided by John Hancock Retirement Plan Services LLC or a plan consultant selected by the Plan.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT INSURED BY ANY GOVERNMENT AGENCY

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