

John Hancock®



It all
starts
with
enrollment

Hi

Congratulations!
You are now eligible to participate in your company's retirement savings plan.

Your employer has partnered with John Hancock to provide you with this valuable benefit.

Now that you're eligible, it's easy to get started. Simply register your account and enroll.

Take advantage of:

- Automatic payroll deductions
- Pre-tax contributions
- Catch-up contributions (50 and over)
- Compound earnings
- Potential for reduced taxes
- And more...



Register

Go to myplan.johnhancock.com, scan the code, or download **John Hancock's retirement app**.



Enroll

After you register, you'll be prompted to enroll into the plan.

Contract Number:

109447

Enrollment Access Number:

700392



Need Help?

More information about plan features, investment options, contribution limits, calculators and more, can all be found online.

Call us anytime at **1-855-JHENROLL (543-6765)**.

Take control of your financial future today!



Connect

to see your retirement savings in one place*



Analyze

your cashflow spending patterns and debts to effectively manage your budget



Create

action plans and strategies to achieve your goals for today and tomorrow



Get a jump on saving for your future.

Register today at myplan.johnhancock.com or download **John Hancock's retirement app**.

Start to explore.

myplan.johnhancock.com

You now have access to powerful tools and resources to help you get financially fit

Link your accounts to see the big picture

Take the Financial Wellness Assessment

Set a retirement goal and track your progress

Manage your investments

See your account balance, personal rate of return and your latest statement

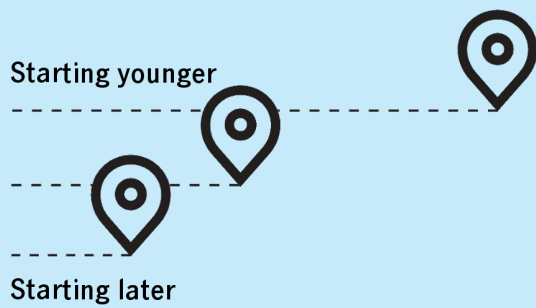
Learn how to manage your finances for today and tomorrow

Update or change your beneficiary information

*Available for plans utilizing John Hancock's consolidation services; rollovers are subject to the provisions of your company's plan. As other options are available, you are encouraged to review all of your options to determine if combining your retirement accounts is suitable for you.

Don't delay - join now!

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



The content of this document is for general information only and is believed to be accurate and reliable as of the posting date, but may be subject to change. John Hancock does not provide investment, tax, plan design, or legal advice. Please consult your own independent advisor as to any investment, tax, or legal statements made herein.

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NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.

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This document summarizes the Plan's provisions based on information provided to John Hancock as of February 9, 2022 and is not the Plan's Summary Plan Description (SPD). To obtain the SPD, speak with your plan administrator. Where this summary conflicts with the SPD and/or plan document, the plan document governs.

Eligibility

The following are excluded from participating in the Plan: Union employees; nonresident aliens; highly compensated employees; leased employees. Other classes of employees are also excluded from participating in the plan.

Provided you are not excluded, you are eligible to join the Plan once you have met the following requirements:

Minimum age: 21

For more information about eligibility requirements, refer to the SPD.

Entry Dates

The 1st day of any month

Your Contributions

You can make "before tax" 401(k) contributions up to 100% of your compensation, subject to the annual maximum amount allowed by law (\$20,500 in 2022). If you are 50 years of age or older, you can make an additional catch-up contribution (up to \$6,500 in 2022). Changes to your contribution amount can be made as of each payroll period.

Rollovers from other eligible plans are allowed at any time.

Your Employer's Contributions

Money Type	Your Employer's Contribution
EMPLOYER MATCHING CONTRIBUTIONS	Your employer will match 10% of the first 5% of your contribution. <i>Note: This matching contribution is discretionary and could change at any time.</i>

For more information about your employer's contributions, refer to the SPD.

Vesting

Your contributions are always 100% vested.

Your employer's contributions are vested as follows:

<u>Years of Service</u>	<u>Percent Vested</u>
1	20%
2	40%
3	60%
4	80%
5 +	100%

Loans

You can borrow up to 50% of your vested account balance to a maximum of \$50,000, subject to limits imposed by law. The minimum loan amount is \$1,000. Only one loan can be outstanding at any time. Loans will be repaid by "after tax" payroll deductions.

Withdrawals

Money can be withdrawn from your account in the event of retirement, termination of employment, death, disability or financial hardship. *The plan may also allow for pre-retirement and/or early retirement withdrawals; refer to the SPD for specific details on the option(s) permitted by your plan including any age and/or service requirements.*

Withdrawals can be taken as follows: a lump-sum.

Note: Any taxable withdrawal you receive that is not rolled over to another qualified plan or IRA will be included as part of your taxable income and be subject to federal income tax withholding. If the withdrawal is made before age 59½, it may be subject to an additional 10% penalty. State and local taxes may also apply.

Investment Options

All money in your account can be directed to any of the investment options available under the Plan. If you do not provide instructions, your money will be invested in one of the American Funds Target Date Retirement Series, which is the default investment option selected by the Plan Trustee.

Reporting and Changes

You will receive quarterly retirement account statements that summarize your account balance, investment option performance and personal rates of return. You can also review your account at any time, rebalance your investments and make other changes by visiting www.jhpensions.com or calling the toll-free service line at 1-800-395-1113. Para ayuda en español, por favor marque 1-800-363-0530.