

Your John Hancock Services

*Make your retirement plan
work for you*



EZRoute[®]

Getting online is easy

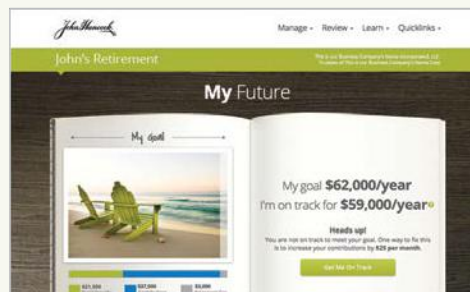
Making the most of your retirement plan may be one of the best ways to help you prepare for your retirement. It all starts with our website. At John Hancock, we have the tools and resources to help you plan and save for retirement. Go to **www.jhpensions.com** (or **www.jhnpensions.com** for plans domiciled in New York) today to access your account.



Sign in

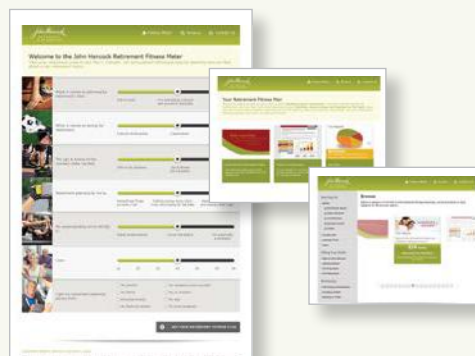
Our website is here to help you track and manage your retirement account. Sign in today to:

- ▶ check current account balance
- ▶ view statements
- ▶ take the Retirement Fitness Quiz
- ▶ set or adjust your retirement goal



Check your retirement fitness

Start with a fun and interactive quiz that may help make saving for retirement clear, straightforward and enjoyable. With our Retirement Fitness Quiz, tell us how you feel about retirement and we will provide you with personalized retirement help in easy to understand lessons.



Have you updated your email address recently?

Visit our website regularly. Keeping your contact information up to date is important. And while you are on the site, take a moment to review your contributions and investment options or take the risk quiz.



You're in control

Set your retirement goal and get a personalized Retirement Action Plan. This provides you with your projected retirement income and suggests a monthly contribution amount to get you to your goal, if there is a gap. To set your goal, sign in to our website and use the goal setting tool found on the homepage.



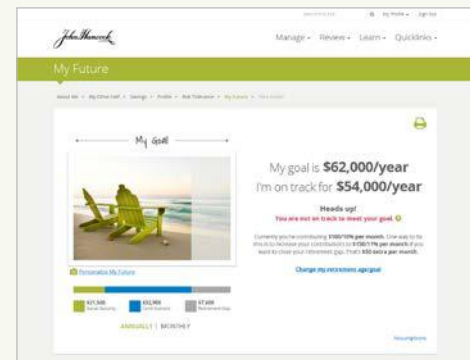
Track your retirement goal

At a glance! We help you track your retirement goal every time you sign in to our website – right on the homepage.

If needed, you can:

- ▶ adjust and modify your goal
- ▶ include other retirement savings
- ▶ retake the Risk Quiz

In a few short minutes, you'll have an updated Action Plan with actions for achieving your retirement goal.



Stay on track

Your retirement account statement helps you to track how you're doing.

Your statement is:

- Personalized, practical and easy to understand
- Always available online with access to 24 months of historical statements

With John Hancock's eDelivery service, we will notify you when your statement is available to review and download online.



Make the most of your retirement plan



checklist

- Sign in to our website
- Take the Retirement Fitness quiz
- Set and/or manage your retirement goal
- Review your statement

Notes

Contact Us

Via the web

Visit: www.jhpensions.com
(or for plans domiciled in New York
www.jhnypensions.com)

Via phone

Call toll free: 1-800-395-1113
Para ayuda en español, por favor marque:
1-800-363-0530

Customer service representatives are available to assist you weekdays between 8 A.M. to 8 P.M. (ET)



John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York are collectively referred to as "John Hancock".

Group annuity contracts and recordkeeping agreements are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY. Product features and availability may differ by state.

The Investment Management Services Division of John Hancock provides investment information relating to the group annuity contract.

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