



It all starts with enrollment

MORRISON, EKRE, & BART (Bryten)

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Agenda



Who is John Hancock?



Saving for retirement



Highlights of your plan



Investments



The enrollment process



Next steps





Who is John Hancock?



Your *retirement* provider



161 years in the financial industry



84 years of retirement expertise



Serving more than
3.2 million participants just like you.¹

¹ As of Dec 31, 2022, John Hancock Life Insurance Company (USA) supported 50,882 plans, 1,586,569 participants, and \$ 89,537,417,404.05 in AUMA. John Hancock Life Insurance Company of New York supported 2,679 plans, 77,845 participants, and \$ 5,128,624,337.04 in AUMA. John Hancock Retirement Plan Services LLC supported 1,879 plans, 1,633,777 participants, and \$92,836,605,881.23 in AUMA. Participant Counts reflect all active participants with a balance. Approximate unaudited figures for John Hancock, provided on a U.S. statutory basis.

John Hancock Retirement Plan Services LLC, 200 Berkeley Street, Boston, MA 02116
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Saving for retirement



Why save for retirement?

What you save in your working years has to be enough to last **20 to 30 years of retirement—or more!**

The income you earn in retirement will come from:

- Social Security
- Pensions or IRAs
- Retirement savings (e.g., from your employer-sponsored plan)



You also need to save enough to account for rising prices—inflation.





What is a qualified retirement plan?

- Sponsored by your employer
- Offers special tax advantages
- Some common types are 401(k), 403(b), or 457
- Employee and/or employer contributions
- Flexible investment options





How your retirement plan works

Your savings are automatic.



Your savings receive special tax treatment.



You are always in control.





Save for your retirement—and your employer will too

An employer match is extra money for your retirement savings—for every dollar you put in, your employer contributes a portion.



NOTE TO PRESENTER – include this slide if the plan has employer match

Save for a full match.



If you can, save even more to increase your progress toward your goals.





Highlights of your plan



Your plan highlights

This is a high-level overview of your retirement plan. Refer to your summary plan description (SPD) or request additional details from your employer.

Plan details at a glance

Eligibility	Minimum Age: 21 Period of Service: 60 days from date of hire ** No age or service requirement for takeover employees who are on staff at the community when MEB/Weller took over management
Entry dates	Monthly
Contributions¹	You can make "before tax" and Roth 401(k) contributions between 1% and 100% of your compensation, subject to the annual maximum amount allowed by law (\$22,500 in 2023 \$23,000 in 2024). If you are 50 years of age or older, you can make an additional catch-up contribution (up to \$7,500 in 2023 & 2024). Changes to your contribution amount can be made <u>monthly</u> .
Catch-up contributions¹	If you're age 50 or older, you're eligible to contribute up to an additional \$7,500.
Employer contributions	50% of the first 6% of compensation allocated to all eligible employees
Vesting	Your contributions are always 100% vested Your employer's contributions are vested as follows: 2-4 Year Graded Schedule <ul style="list-style-type: none">• >2 years: 33.3%• >3 years: 66.6%• >4 years: 100%
Loan provisions	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.
Withdrawals²	Withdrawals are available if you retire or experience death, disability, financial hardship (restrictions may apply), or termination of employment. See your SPD for full details.
Default investment option	John Hancock Lifetime Blend Target Date Portfolios
Rollovers	Rollovers from other eligible plans will be accepted once you have satisfied the Plan's eligibility requirements





The power of compound earnings on contributions

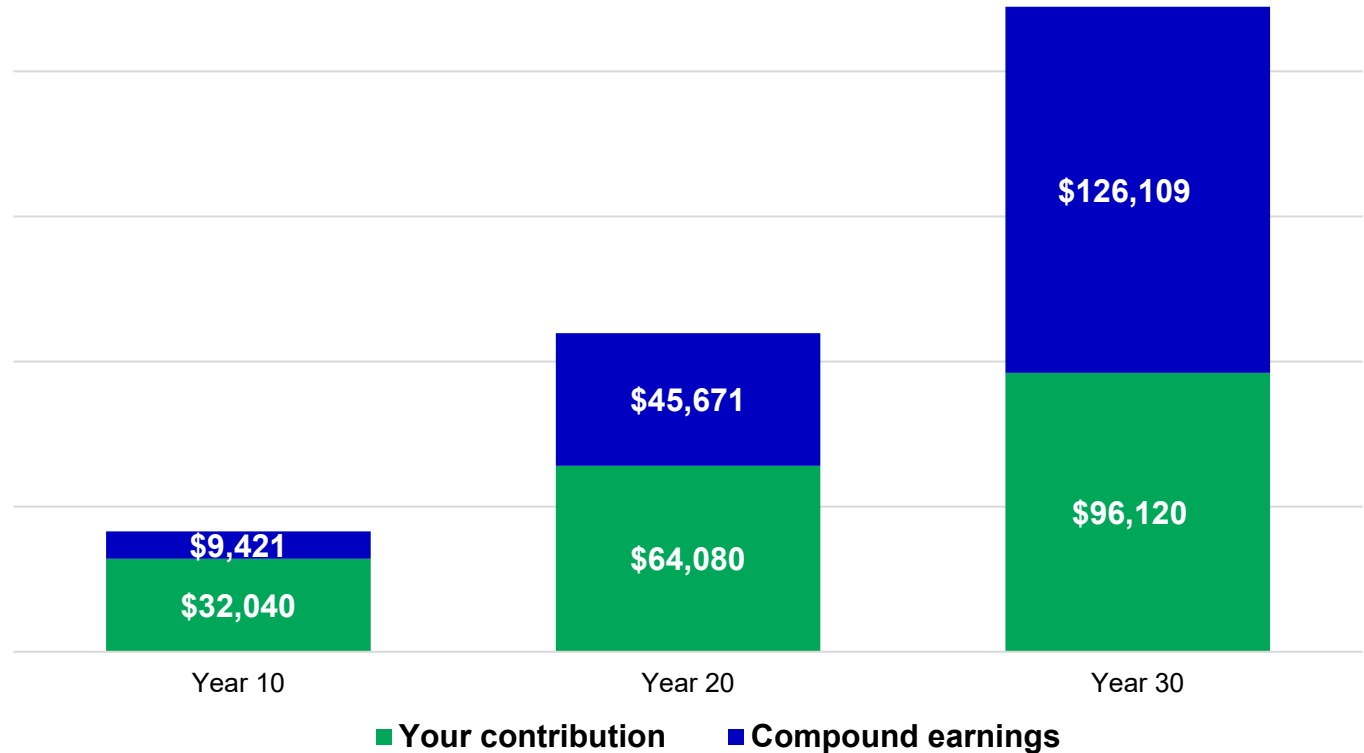
Annual salary
\$40,000



Save 8% = \$267
per month, or
\$3,200 per year



Assumes
5% growth

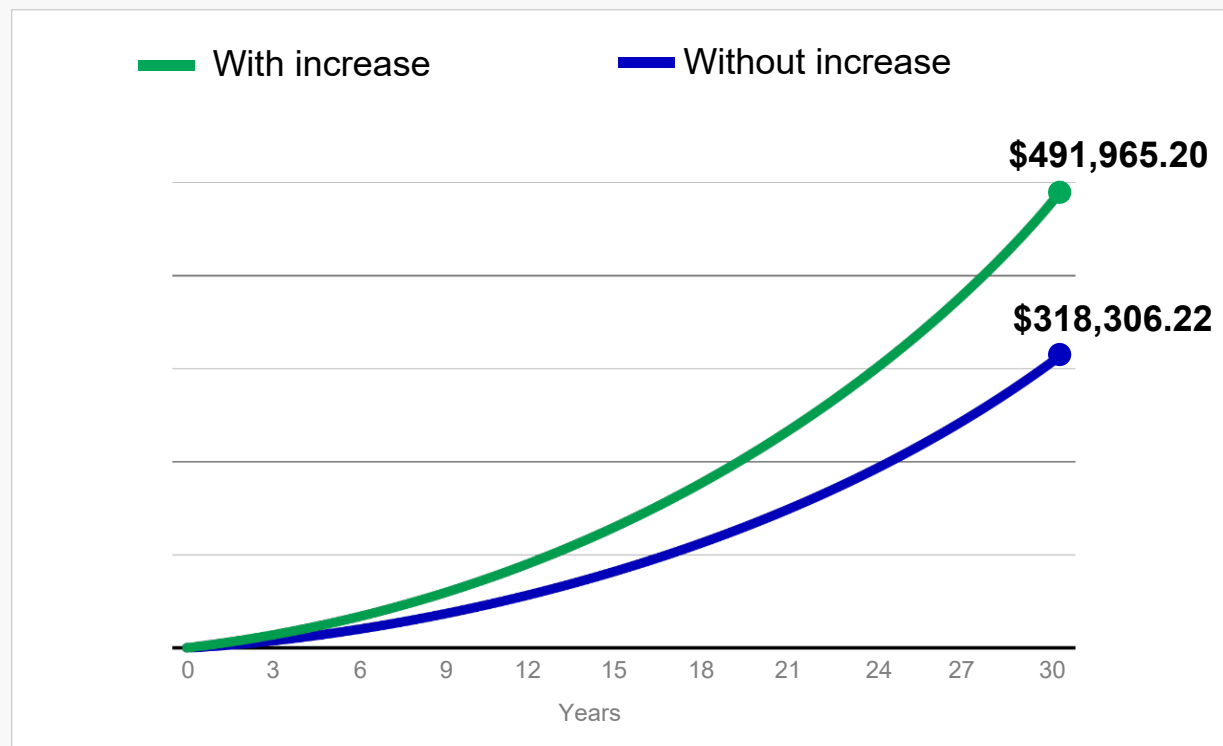


Save more by increasing your contribution—*gradually*

Increasing your contribution rate annually, even by as little as

1%,

may have a significant impact on your saving efforts



You could save an additional **\$173,659** toward your retirement savings just by increasing your contributions.

This is a hypothetical illustration only. It assumes a \$40,000 salary and a starting contribution rate of 8%, beginning balance of \$0, as well as an annual 5% rate of return, a salary increase of 3% per year, and a contribution increase of 1% per year for the first five years. Individual circumstances may vary. There is no guarantee that the results shown will be achieved or maintained over any time period. This example assumes no withdrawals; does not take into account fees associated with investing, which, if included, would reduce the account balance; and assumes reinvestment of earnings. Taxes are due on withdrawal.



Investments

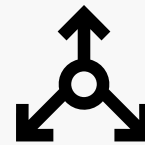


Three basic investment concepts you need to know

Risk



Diversification



Asset allocation

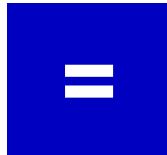




Investment risk—and potential return

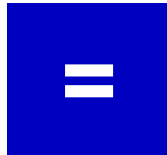
Generally ...

Higher volatility
and higher risk



Potential for
higher return

Slower growth
and less risk



Lower likely
returns





Cash, bonds, and stocks

Cash and cash equivalents

Safer than stocks and bonds, generally lower return potential, most liquid



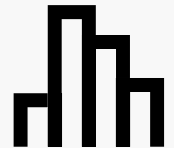
Bonds

Safer than stocks, assured principal with interest payments, lower potential for gain or loss



Stocks

Long-term growth potential, short-term volatility, generally riskier compared with cash and bonds



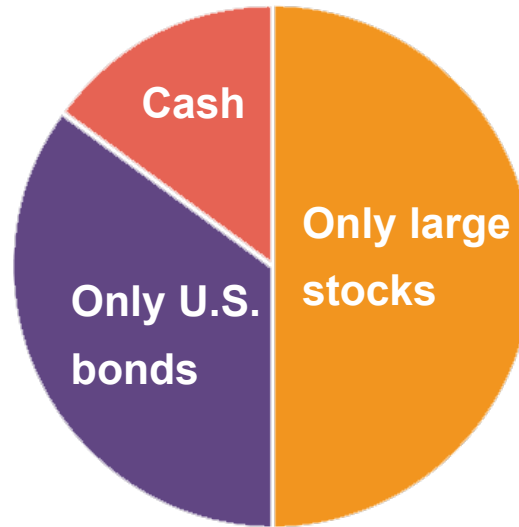


Diversification and asset allocation

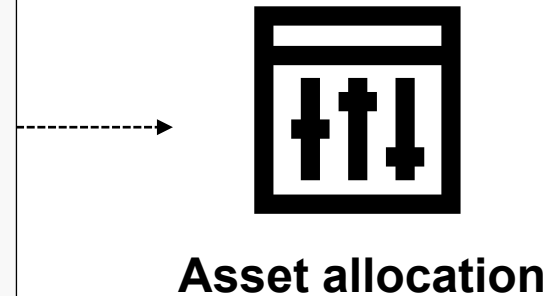
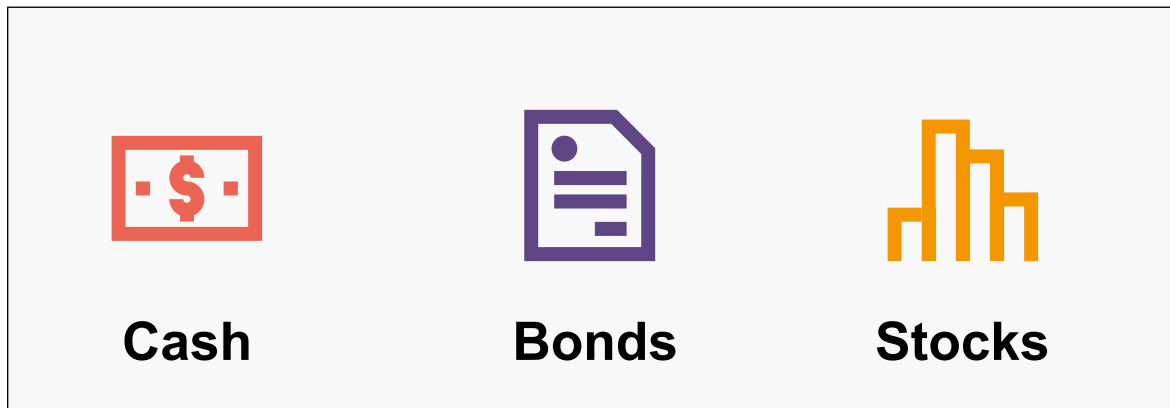
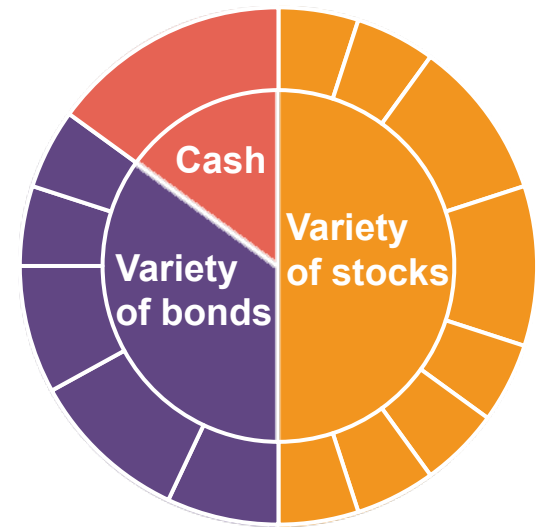
Not diversified



Still not diversified



That's more like it





Managing your investments:

How involved do you want to be?



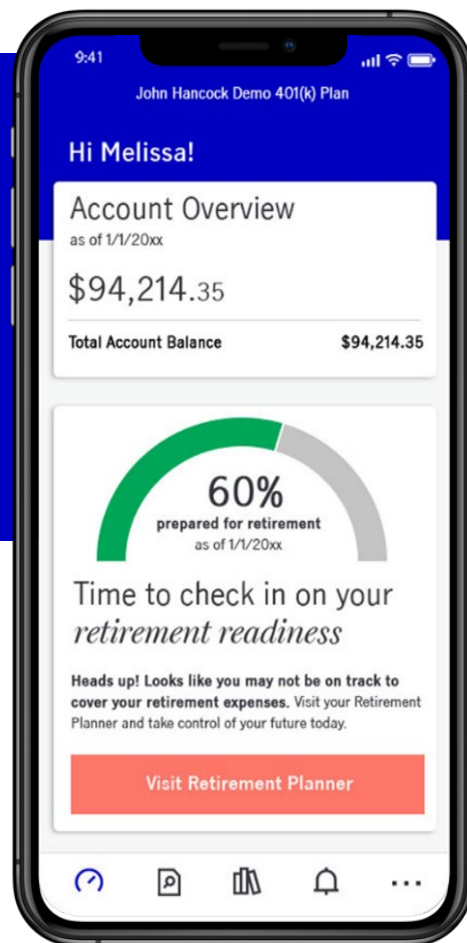
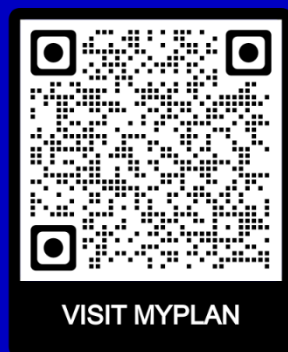
Not ready to choose your investments?

You can choose your plan's default fund and change it at any time.



The enrollment process

Register and enroll your account



Access your retirement plan anytime, anywhere, at myplan.johnhancock.com or on John Hancock's retirement app.



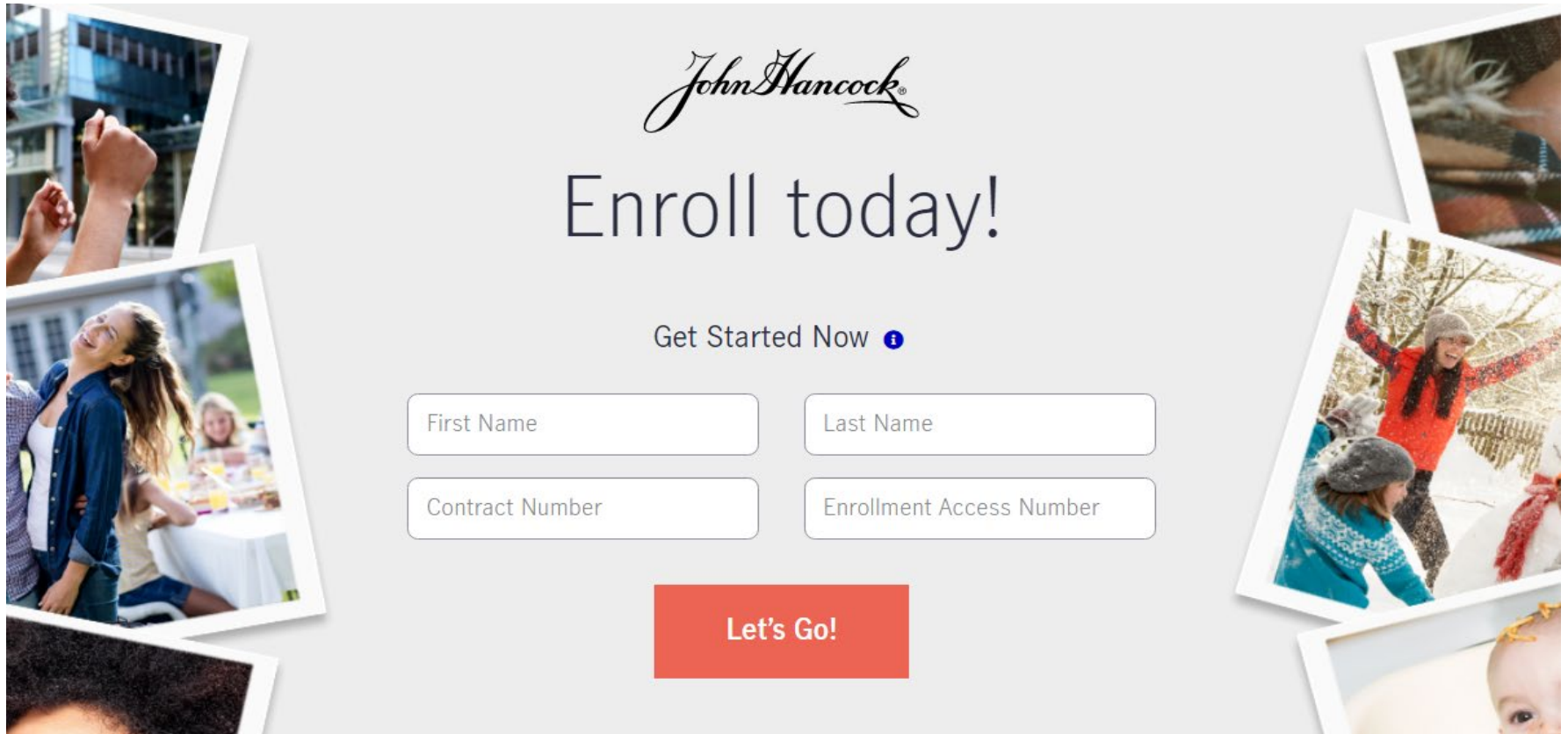
For illustrative purposes only.



Enroll

Contract number **113439**

Enrollment access number **219632**



The form is titled "Enroll today!" and features the John Hancock logo at the top. It includes a "Get Started Now" button with an information icon. Below this are four input fields: "First Name", "Last Name", "Contract Number", and "Enrollment Access Number". A large red "Let's Go!" button is at the bottom. The form is decorated with several polaroid-style photos of people: a person cheering with a fist pump, a woman laughing, a woman in a red jacket snowed out, and a baby's face.

John Hancock

Enroll today!

Get Started Now ⓘ

First Name

Last Name

Contract Number

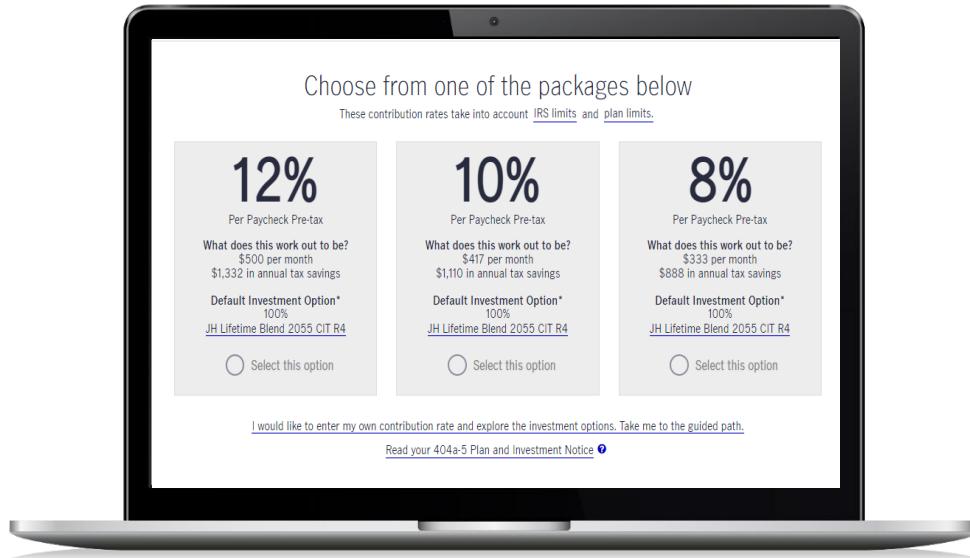
Enrollment Access Number

Let's Go!

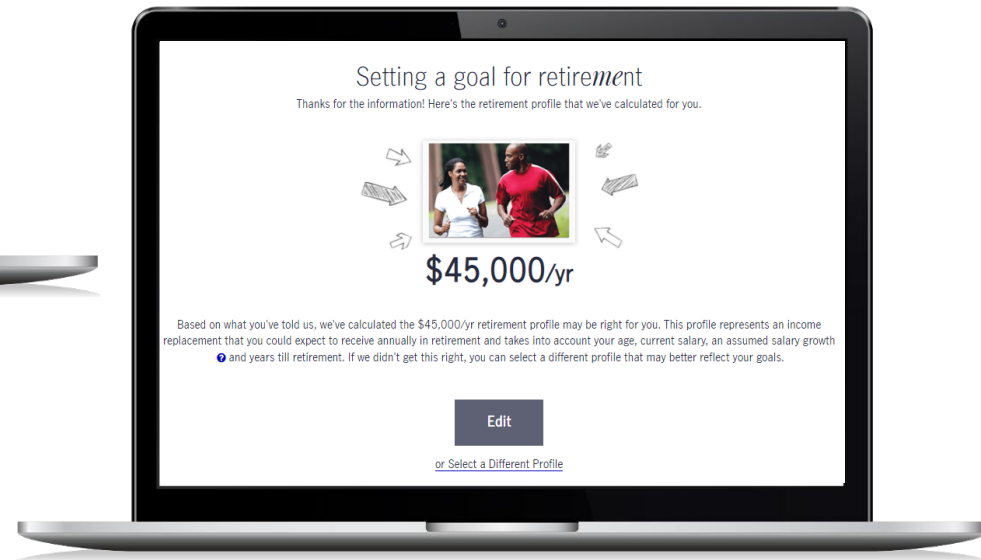


Choose your path!

Express



Guided



For illustrative purposes only.



Next steps

A retirement plan as unique as you

Your estimated expenses



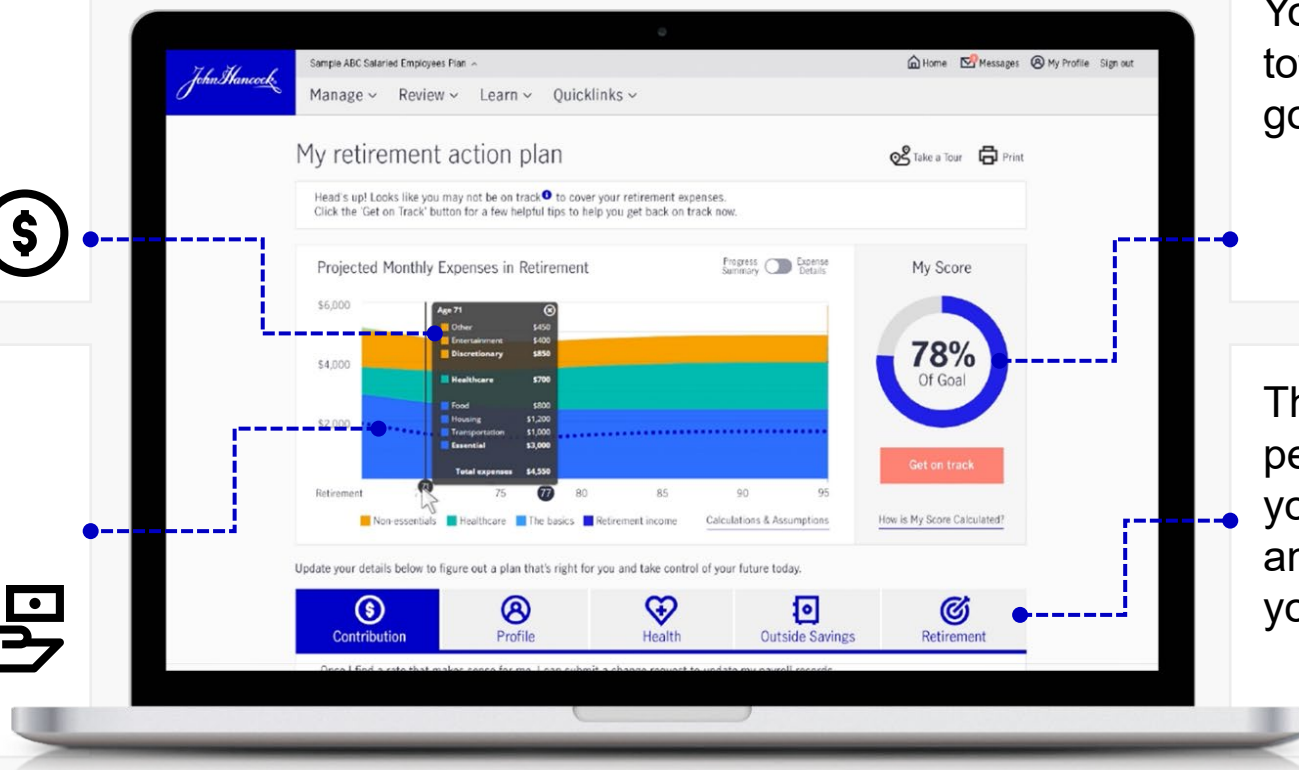
Your potential income



Your progress toward your goal



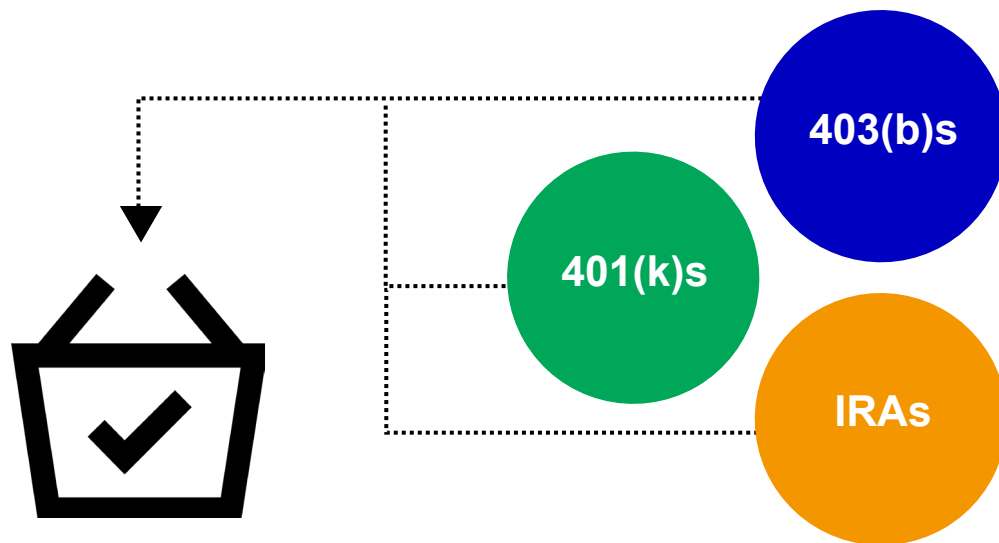
The power to personalize your projection and improve your situation



For illustrative purposes only. The projected retirement income estimates for your current John Hancock accounts, future contributions, employer contributions (if applicable), and other accounts set aside for retirement used in this calculator are hypothetical, for illustrative purposes only, and do not constitute investment advice. Results are not guaranteed and do not represent the current or future performance of any specific account or investment. Due to market fluctuations and other factors, it is possible that investment objectives may not be met. Investing involves risks, and past performance does not guarantee future results.

Would it be easier to manage all your savings in one place?

If you'd like to learn more about combining your accounts and what may be right for you, you can speak with a John Hancock consolidation specialist by calling **877-525-7655.**



Available for plans using 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 whether consolidating accounts, staying in a retirement plan, rolling over into an IRA, or another option is best as there are advantages and disadvantages to each.





Keep your account safe for you and your loved ones

Common beneficiaries

Spouse



Children



Siblings



Common-law
partner

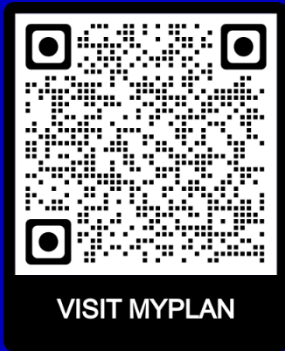


If you don't select a beneficiary, the courts could end up doing it for you.



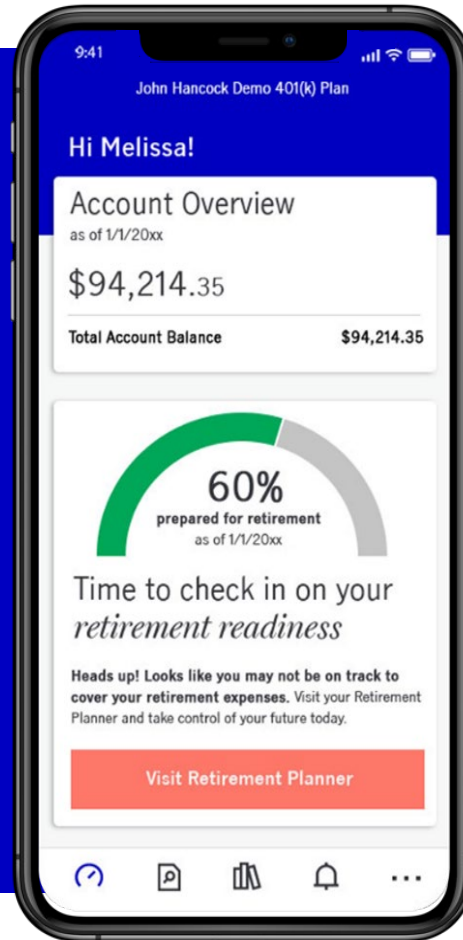


Get started at myplan.johnhancock.com
or download **John Hancock's retirement app**



Your contract # is
113439

Enrollment access #
219632



Access your retirement
plan anytime, anywhere, at
myplan.johnhancock.com
or on John Hancock's
retirement app.



Important disclosures

For complete information about a particular investment option, please read the fund prospectus. You should carefully consider the objectives, risks, charges, and expenses before investing. The prospectus contains this and other important information about the investment option and investment company. Please read the prospectus carefully before you invest or send money. Prospectuses may only be available in English.

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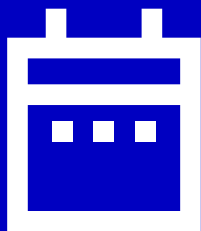




Appendix

Target-date portfolios—a low level of involvement in managing your investments

Target-date funds manage the fund according to your expected retirement date.

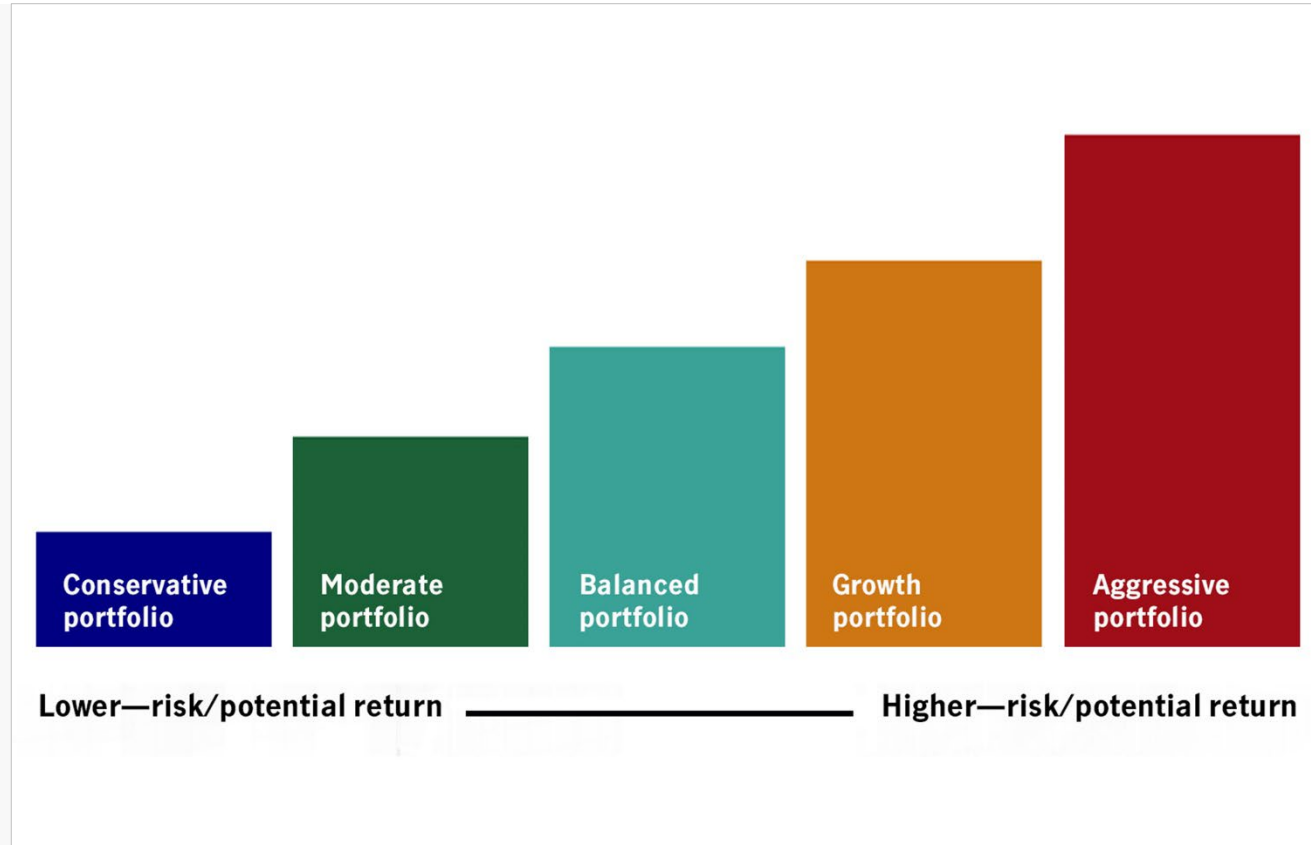


The target date is the expected year in which investors in a target-date portfolio plan to retire and no longer make contributions. The investment strategy of these portfolios is designed to become more conservative over time as the target date approaches (or, if applicable, passes) the target retirement date. Investors should examine the asset allocation of the portfolio to ensure it is consistent with their own risk tolerance. The principal value of your investment, as well as your potential rate of return, is not guaranteed at any time, including at, or after, the target retirement date. Asset allocation does not guarantee a profit or protect against a loss. Asset allocation may not be appropriate for all participants, particularly those interested in directing their own investments.



Target-risk portfolios—a medium level of involvement in managing your investments

Target-risk funds manage the fund according to your **risk tolerance.**



A target-risk portfolio is a fund of funds that invests in a number of underlying funds ranging from conservative to aggressive. The investment strategy of these portfolios is designed to maintain a consistent level of risk over time regardless of the market environment. Each target-risk portfolio is diversified across a mix of stocks, bonds, and other capital-preserving investments, and while this may reduce the overall portfolio risk and volatility, diversification does not guarantee a profit or eliminate the risk of a loss. The portfolio is subject to the same risks as the underlying funds in which it invests. There can be no assurance that either the portfolio or the underlying funds will achieve their investment objectives. Asset allocation does not guarantee a profit or protect against a loss. Asset allocation may not be appropriate for all participants, particularly those interested in directing their own investments.



Build your own portfolio—a high level of involvement in managing your investments

Determine your risk tolerance and expectations.

Select the investment mix for your portfolio.

Periodically check in on your account to:

- Rebalance your portfolio as needed
- Reassess your goals and risk tolerance
- Make adjustments to your strategy as needed

