



# Enrolling: getting started is easy

**Congratulations!** By deciding to participate in MORRISON, EKRE, & BART's retirement plan, you are taking control of your financial future. From the day you join, your retirement plan starts working to help you build your retirement savings.

**BEFORE**  
you begin



You'll need your contract number:  
and your Enrollment Access Number:

**113439**

**219632**

## Your enrollment options

### Online

#### Go to [jhgoenroll.com](http://jhgoenroll.com) or scan the QR code

From any device you can select our Express path and enroll in seconds. It's really that simple. Or, choose the Guided path which will help you enroll at your own pace.



### Phone

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

Speak with an enrollment specialist who can help you enroll over the phone. Enrollment specialists are available from 8:30 A.M. to 7:30 P.M. EST Monday to Friday.

Watch how easy it is to enroll with  
John Hancock, go to **[jhenrollment.com](http://jhenrollment.com)**

# Things you need to know

## About choosing a contribution amount

### **You can contribute to your qualified retirement account using Pre-tax money.**

**Pre-tax:** your contributions are not taxed until you retire and may be in a lower tax bracket.

### **Take advantage of annual contribution increases**

Your plan offers the option to annually increase your contributions. This will automatically increase your pre-tax contributions by 1% each year until a maximum of 10% is reached. To change any of the above such as the increase amount and/or your maximum, log on to our website or call the toll-free number. Note: you cannot exceed your plan's contribution limit.

## About choosing your investment options

### **You'll need to decide how your contributions will be allocated by choosing ONE of the following options:**

**1) Explore my options now:** You're ready to explore and select your investment options from all the Funds available under your company's retirement plan as listed on the following pages. Enter the percentage beside the corresponding Fund(s) you want to invest. You must provide whole percentages only and the total sum of all percentages must equal 100%.

**2) I'll review my options later:** This option is available if you are not sure which investment option you want to select and just want to get started today. With one direction, you can allocate 100% of your contributions to the default investment option (DIO) that has been selected by your plan trustee(s). By selecting this option, you understand that if your plans DIO changes, you will remain invested the Fund(s) listed on the form. If a Target Date Portfolio is selected as the DIO, you'll be invested based on the target date that is closest to the year you attain age 67. At anytime, you can update or change your investment instruction by visiting our website, calling 1-800-395-1113 or speaking with your plan administrator.

To view all the investment options including individual Fund sheets available in your company's plan, go to our website [www.jhpensions.com](http://www.jhpensions.com) or speak with your plan administrator.

**Note:** 1. If your allocations instructions under Explore my options section are not legible or do not equal 100%, John Hancock will prorate the allocation instruction you have provided to equal 100%. In the event that John Hancock cannot prorate your instructions (e.g. you filled out both the Explore my options and I'll review my options later sections or your investment instructions add to more than 100%) and/or you do not provide a signature on your enrollment form, your contributions will be allocated to the default investment options designated by your plan trustee(s).

2. If under Explore your options section you selected the check box for a Target Date Portfolio at 100% based on your age and retirement date of 67, but have not provided a Date of Birth, then all of your contributions will be invested, and will remain invested, in the most conservative portfolio in the selected suite of Target Date Portfolios until new instructions are provided.

## Consider consolidating your retirement accounts<sup>†</sup>

If you have other retirement accounts such as a 401(k) plan with a former employer or an IRA, you may be able to move these into your new retirement account with John Hancock<sup>^</sup>. To learn more about this option and if consolidating your account is right for you, simply indicate that you would like to discuss your options on the enrollment form or call us at 1-877-525-7655.

<sup>†</sup>Available for plans utilizing John Hancock's consolidation services; rollovers are subject to the provisions of your company's plan.

<sup>^</sup>Speak with a Financial Representative to determine if combining your retirement accounts is suitable for you, as other options are available.

### **If you have any questions**

Your plan administrator can help you with any questions you may have about your company's qualified retirement plan, your eligibility for the plan, naming a beneficiary, this form or if you require another form. More information is also available at [www.jhpensions.com](http://www.jhpensions.com).



## Need help?

## ACTION

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## ACTION

## ACTION

## RC 100%

## ACTION

## ACTION

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### INVESTMENT OPTIONS continued

**EXPLORE MY OPTIONS NOW:** Enter a **percentage** for each investment option into which your contributions will be placed.

A selection of detailed Fund sheets is available on our website, along with Returns and Fees information for the most recent month-end. These contain important information for each investment option available under the group annuity contract, including details on the underlying mutual funds, investment objectives, level of risk, underlying allocations and charges, as well as other important information about the investment options which should be carefully considered. **Please read this information carefully prior to choosing your investment options.**

- You can choose from asset allocation portfolios, create your own mix, or a combination of both using the Funds available in your company's retirement plan listed on the following pages.
- Each investment option you can choose from is color-coded to show the level of risk and potential return. Each color represents a different level of risk versus potential return, ranging from conservative (blue) to aggressive (red).
- The total sum of all percentages must equal 100%.

Note: Allocating assets to only one or a small number of the investment options (other than an asset allocation investment option such as a target date or target risk option) should not be considered a balanced investment program. In particular, allocating assets to a small number of investment options concentrated in particular business or market sectors could subject an account to increased risk and volatility.

Other than the Guaranteed Interest Accounts, unit values depend on market performance and are NOT guaranteed.

### Asset Allocation Portfolios

Target Date Portfolios	CODE	%
<b>JH Multi-Index Preservation Portfolio</b> – sub-advised by John Hancock Asset Mgmt		
<input type="checkbox"/> Based on my current age and retiring at 67		100%
<b>OR, select another portfolio</b>		
John Hancock Multi-Index 2060 Preservation Portfolio	CZL	
John Hancock Multi-Index 2055 Preservation Portfolio	CZK	
John Hancock Multi-Index 2050 Preservation Portfolio	CZJ	
John Hancock Multi-Index 2045 Preservation Portfolio	CZI	
John Hancock Multi-Index 2040 Preservation Portfolio	CZH	
John Hancock Multi-Index 2035 Preservation Portfolio	CZG	
John Hancock Multi-Index 2030 Preservation Portfolio	CZF	
John Hancock Multi-Index 2025 Preservation Portfolio	CZE	
John Hancock Multi-Index 2020 Preservation Portfolio	CZD	
John Hancock Multi-Index Income Preservation Portfolio	CZC	

Target Risk Portfolios	CODE	%
<b>Multimanager Lifestyle</b> – sub-advised by John Hancock Asset Mgmt		
John Hancock Multimanager Aggressive Lifestyle Portfolio	ALS	
John Hancock Multimanager Growth Lifestyle Portfolio	GLS	
John Hancock Multimanager Balanced Lifestyle Portfolio	BLS	
John Hancock Multimanager Moderate Lifestyle Portfolio	MLS	
John Hancock Multimanager Conservative Lifestyle Portfolio	CLS	

### Individual Investment Options

Conservative	CODE	%
John Hancock Stable Value Fund – sub-advised by John Hancock Life Insurance Company (U.S.A.)	MSV	
Income	CODE	%
DFA Inflation-Protected Securities Fund – sub-advised by Dimensional Fund Advisors, Inc. (DFA)	INP	
John Hancock Bond Fund – sub-advised by John Hancock Asset Management	JHB	
Total Bond Market Fund – sub-advised by John Hancock Asset Management	BIF	
High Yield Fund – sub-advised by Western Asset Management Co. (WAMCO)	HYF	
John Hancock Alternative Asset Allocation Fund – sub-advised by John Hancock Asset Management	ALA	
Strategic Income Opportunities Fund – sub-advised by John Hancock Asset Management	SIM	

Growth & Income	CODE	%
T. Rowe Price Capital Appreciation Fund – sub-advised by T. Rowe Price Associates, Inc.	TCP	
Templeton Global Bond Fund – sub-advised by Franklin Templeton	TGB	
Utilities Fund – sub-advised by MFS Investment Management	ULT	

Growth	CODE	%
500 Index Fund – sub-advised by John Hancock Asset Management	IND	
Blue Chip Growth Fund – sub-advised by T. Rowe Price Associates, Inc.	BCF	
Franklin Mutual Global Discovery Fund – sub-advised by Franklin Templeton	DIS	
Fundamental All Cap Core Fund – sub-advised by John Hancock Asset Management	QAC	

Turn the page for more investment options...





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Growth	CODE	%
Fundamental Large Cap Value Fund – sub-advised by John Hancock Asset Management	EQI	
New Perspective Fund – sub-advised by American Funds Group	ANP	
Parnassus Core Equity Fund – sub-advised by Parnassus Investments	PEI	
T. Rowe Price Health Sciences Fund – sub-advised by T. Rowe Price Associates, Inc.	HLS	
Templeton World Fund – sub-advised by Franklin Templeton	DIV	
Total Stock Market Index Fund – sub-advised by John Hancock Asset Management	TSM	
Mid Cap Index Fund – sub-advised by John Hancock Asset Management	MCI	

Aggressive Growth	CODE	%
DFA U.S. Targeted Value Fund – sub-advised by Dimensional Fund Advisors, Inc. (DFA)	DUT	
DFA US Small Cap Fund – sub-advised by Dimensional Fund Advisors, Inc. (DFA)	SCP	
Fidelity Advisor Leveraged Company Stock Fund – sub-advised by Fidelity Management & Research Company (Fidelity)	FLC	

Aggressive Growth	CODE	%
International Equity Index Fund – sub-advised by SSgA Funds Management, Inc.	IIF	
John Hancock Disciplined Value Mid Cap Fund – sub-advised by Robeco Investment Management, Inc.	DVM	
Natural Resources Fund – sub-advised by Jennison Associates LLC	RES	
Real Estate Securities Fund – sub-advised by Deutsche Asset Management, Inc.	REF	
Science & Technology Fund – sub-advised by T. Rowe Price Associates, Inc. & Allianz Global Investors U.S., LLC	STF	
Small Cap Index Fund – sub-advised by John Hancock Asset Management	SCI	
Vanguard Energy Fund – sub-advised by Vanguard Group, Inc.	VEN	
Vanguard Mid-Cap Growth ETF – sub-advised by Vanguard Group, Inc.	VOT	
Vanguard Small Cap Growth Index Fund – sub-advised by Vanguard Group, Inc.	VSG	

'Explore my options now' **TOTAL****100%****IMPORTANT** – The total of all your fund selections **MUST EQUAL 100%**





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**SIGNATURE** – If you selected Explore my options now, sign below and return all pages to your plan administrator.

☐ I elect not to contribute at this time. Note: Contact your plan administrator to determine the next plan entry date.

I acknowledge that if I have selected the "I elect not to contribute" box on this form, I will not be making any contributions to the plan.

I acknowledge that this plan offers investment options through my company's group annuity contract with John Hancock and that I have read and understand the instructions that accompany this form including information on annual contribution increase, choosing your investment options and the terms, conditions, restrictions, fees and risk that relate to them and other parts of the instructions. If I have selected a Target Date Portfolio based on my current age and retiring at 67, I understand my portfolio will be selected based on a target date that is closest to the year I attain age 67.



X

Signature of Participant

Print Name

mm / dd / yyyy

Date

John Hancock Life Insurance Company (U.S.A.) (John Hancock USA) is 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). John Hancock Life Insurance Company (U.S.A.) makes 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 Life Insurance Company (U.S.A.) does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

Not insured by the Federal Deposit Insurance Corporation (FDIC) | MAY LOSE VALUE | NOT BANK GUARANTEED

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Make sure you sign above, then return form and any other items to your plan administrator.

