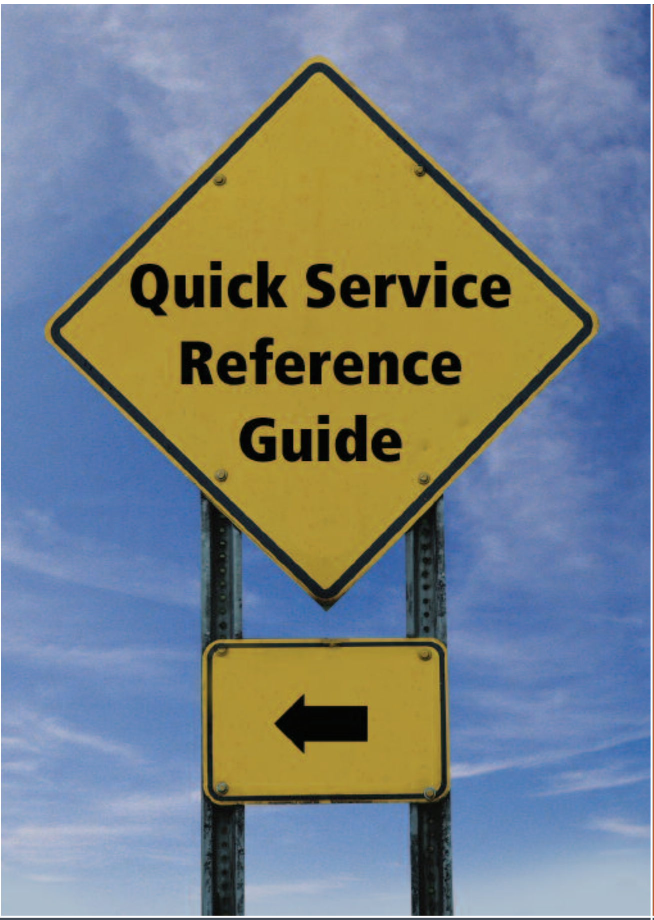
Quick service reference guide

Our service standards



This quick reference card shows you where to get the information you need to administer your plan.

It tells you where you will find more details in your Client Administration Guide. It also gives you a look at what John Hancock will do and when you can expect to see results. These are our service standard guidelines.

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What you need	Where to look	What we do	When to expect it	What to use
HELP!	Contact us section	Answer your questions immediately, or take down the information for more research	Immediately, or a call-back within 24 hours	N/A
To sign up new participants	Enrollments section	Set up records on our system and send you a confirmation	Three days plus mailing time	Enrollment Form (English or Spanish)
To change a participant's personal data	Forms section	Update our computer records	Available on the plan sponsor website the day following the transaction	Participant Data Change Form
To change a participant's beneficiary or deferral amount	N/A	John Hancock does not maintain this information. Records are kept by the plan representative and/or the Third Party Administrator (TPA)	N/A	Participant Data Change Form
To change a participant's investments	Investment changes section	Update our computer records to move existing funds and/or change future investment selections for future contributions	Available on the plan sponsor website the day following the transaction	Toll-free service line Website Investment Change Form
To allocate contributions and/or loan repayments amongst participants	Allocation process section	Deposit and record the contributions on our computer system	Available on the plan sponsor website the day following the transaction	For electronic submissions – *website* For mail contributions and loans – *remittance notice*
To receive quarterly statements	N/A	Cash basis statements – *Automatically run statements after each quarter* Accrual basis statements – *Run statements after we have been notified by the client*	Cash basis statements – *Ten business days plus mailing time end date* Accrual basis statements – *Ten business days plus mailing time after we receive the final contribution for the reporting period and it has been indicated on the remittance notice*	For Accrual Basis Statements – *Indicate on the remittance notice to run statements*
To withdraw funds due to: termination of employment, retirement, disability, death, or minimum distribution	Withdrawals section You may also need to contact your TPA	Issue and mail check, wire, or direct debit as directed plus appropriate tax reporting	Three days plus mailing time	Withdrawal Form Your TPA may require additional forms
To withdraw funds due to hardship	Withdrawals section You may also need to contact your TPA	Issue and mail check, wire, or direct debit as directed plus appropriate tax reporting	Three days plus mailing time	Hardship Withdrawal Form Your TPA may require additional forms
Excess contribution or excess deferral	Withdrawals section You may also need to contact your TPA	Issue and mail check, wire, or direct debit as directed plus appropriate tax reporting	Three days plus mailing time	Excess Withdrawal Form Your TPA may require additional forms
To issue a loan* to a participant	Loans section You may also need to contact your TPA	Issue and mail check, wire, or direct debit as directed	Three days plus mailing time	Request for New Loan Form Your TPA may require additional forms

What you need	Where to look	What we do	When to expect it	What to use
To change client contact and web access information	Maintenance activities section	Update our records		Client Contact and Web Access Form
To get monthly investment returns	Website	Visit our website to view unit values online	Immediately	www.jhpensions.com/er (for plans based outside of New York) www.jhnypensions.com/er (for plans based in New York)
To get the most current withdrawal and loan forms	Website or call our Service Center	Print or fax the forms on request	Sent within 24 hours	www.jhpensions.com/er (for plans based outside of New York) www.jhnypensions.com/er (for plans based in New York)
To give us feedback	Website or call our Service Center	Analyze client needs and implement service improvements		Complete "Service as you see it" form

Where do I send it to?

Mail: (of all non-deposit related items)
Attention: Your client account representative
John Hancock Retirement Plan Services
P.O. Box 600
Buffalo NY 14201-0600

Toll free fax: 1-866-377-8846
(Enrollment forms

1-866-377-9577
(Other documents)

Attention: Your client account representative

Courier:
Attention: Your client account representative
John Hancock Retirement Plan Services
200 Bloor Street East
Toronto, Ontario
Canada M4W 1E5

Banking of payments:
The banking address of our local lockbox is pre-printed on the remittance notice you receive from John Hancock

Wire transfers:
Refer to the 'Contact Us' section of this guide for instructions

Courier of payments to bank:
Contact your client account representative for instructions

Who do I call?

Your Client Account Representative at:

1-800-333-0963
(for plans based outside of New York) or

1-800-574-5557
(for plans based in New York)

Toll free fax: 1-866-377-8846
(Enrollment forms)

1-866-377-9577
(Other documents)

The Customer Technology Services Hotline at:

1-800-333-0963 Ext. 4
(for plans based outside of New York)

1-800-574-5557 Ext. 4
(for plans based in New York)

Visit our website:

www.jhpensions.com/er
(for plans based outside of New York)

www.jhnypensions.com/er
(for plans based in New York)

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