



RETIREMENT PLAN
SERVICES



Elements

Managing Administration

Plan administration

Quick reference guide



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

For the purposes of this document Third Party Administrator is herein referred to as "Plan Consultant".

This document is provided as of March 2011 and may be subject to change.

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Note: Not all service features may be suitable for your plan.

How to use Message Center

Message Center, which is located on the plan sponsor website, is an important part of how John Hancock communicates with plan sponsors. It allows you to manage alerts, notifications and transactional emails associated with the administration of your plan. The Message Center gives you control over the frequency of messages, and how those messages are organized, prioritized and acted upon.

To access the Message Center:

- 1 Go to the Message Center 'Summary' located on the Your Contract home page.
- 2 Enter the Message Center by clicking on 'View'.
- 3 This takes you to the Message Center main page where you can access all your messages and tasks.

Your Contract home page

Sign out | Contact us

Welcome, Wesley Davey December 12 2009

Your contract reports | Your resources | Getting help | News Home | Search | Contact information | Message center

your contract

JOHN HANCOCK DEMO | Contract: 70300 As of December 12, 2009

Contract summary		
Total contract assets (includes cash account)	\$14,132,005.86	Contract snapshot
Cash account balance	\$117,080.93	Cash account / payment history
Loans outstanding	82 loans: \$682,006.02	Loan summary
Fiduciary Standards Warranty	Congratulations, your contract qualifies for the Fiduciary Standards Warranty. View your warranty certificate .	

Quick Links	
Select a report	▼

Message Center		View
Summary		Total
Payroll updates	1	
Loans & Withdrawals	2	
Files & payments	2	
Permissions & features	2	
General information	1	

Message Center 'Summary'

Enter the Message Center by clicking on 'View'.

Employees	
Total number of account holders	409
Total number of non-account holders	6
Total number of employees	415
View accounts	
View census	
Last name	
<input type="text"/>	Search
Access the ekit PDF website	
How to change employee addresses	
How to enroll employees	
How to encourage enrollment	

Contribution status		View details
Last payroll allocation	\$119,773.15	
For payroll ending	12/05/2009	
Invested	12/08/2009	
→ Make a contribution		

Contacts		More information
Your client account representative		
CHRIS SAMPLE	1.800.333.0963	
SAMPLEC@email.com	extension 5555	
Customer service toll-free fax line		
Enrollment forms		
1.866.377.8846		

News

John Hancock updates

[Introducing changes to John Hancock's enrollment form](#)

[Census file submission enhancement](#)

[Announcing Auto Enrollment Enhancements](#)

[Seven new funds for Fall 2009](#)

Newsletter

[Fall 2009 newsletter](#)

How to manage messages

On the **Message Center** main page, your messages are organized into categories including: Payroll updates, Loans & Withdrawals, Compliance matters, Files & payments, Permissions & features, and General information. Messages are summarized as Urgent, Action or FYI. Click on your messages to view more detailed information and then take action as required.

Message Center main page

Summary	Payroll updates (2)	Loans & Withdrawals (2)	Compliance matters (0)	Files & payments (2)	Permissions & features (25)	General information (1)
	Urgent	Action	FYI			
Payroll updates						
Enrollments						
Deferrals	1					
Address changes						
Loan repayments			1			
Loans & Withdrawals						
Loans						
Withdrawals	2					
Withdrawal of Add'l Submission						
Compliance matters						
Compliance						
Files & payments						
Payments						
Vesting files						
Census files						
Contributions			2			
Permissions & features						
Contract changes						
Service/feature changes						
User/permission changes						
General information						
News and updates						

Messages are organized into relevant categories.

Messages are summarized as **Urgent**, **Action** or **FYI**.

Click on messages to view additional information and to take action.

Posted	Details
Feb 27, 2010	Recipient email address error We sent an email to must@yahoo.ca for John Smith which was returned as undeliverable. To validate the email address and make any necessary changes, go to the Edit Profile page. <More details>
Feb 23, 2010	Participant-requested deferral change(s) outstanding As of Feb 23, 2010 12:25 AM, there is/are 22 outstanding participant-requested deferral change(s) that require your approval and possibly an update to your payroll records. <More details>
Feb 22, 2010	Contract service feature has changed The Managing enrollments & deferrals contract service feature was changed on Feb 22, 2010 06:47 PM. To review the changes go to Contract Service Features page. <More details>
Feb 22, 2010	Contract service feature has changed The Managing enrollments & deferrals contract service feature was changed on Feb 22, 2010 06:43 PM. To review the changes go to Contract Service Features page. <More details>
Feb 19, 2010	Contract service feature has changed The Managing enrollments & deferrals contract service feature was changed on Feb 19, 2010 10:25 AM. To review the changes go to Contract Service Features page. <More details>

[show all messages](#)

Helpful Hint: To reduce the amount of messages in your Message Center 'inbox', act on messages, and remove old or outdated messages on a regular basis.

How to submit payroll information

Payroll information, which includes contribution and census information, is quick and easy to submit with our online submission tool located on the plan sponsor website. This tool allows you to securely submit contribution, census, and payment information electronically. You can access the submission tool by clicking on the 'Make a contribution' link located on the Your Contract home page.

Your Contract home page

Sign out | Contact us

Welcome, Wesley Davey December 12 2009

Your contract reports | Your resources | Getting help | News Home | Search | Contact Information | Message center

your contract

JOHN HANCOCK DEMO | Contract: 70300 As of December 12, 2009

Contract summary		
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Quick Links	
Select a report	▼

Message Center		View
Summary	Total	
Payroll updates	1	
Loans & Withdrawals	2	
Files & payments	2	
Permissions & features	2	
General information	1	

Employees	
Total number of account holders	409
Total number of non-account holders	6
Total number of employees	415
View accounts	
View census	
Last name	<input type="text"/> Search
Access the ekit PDF website	
How to change employee addresses.	
How to enroll employees	
How to encourage enrollment	

Contribution status		View details
Last payroll allocation	\$119,773.15	
For payroll ending	12/05/2009	
Invested	12/08/2009	
→ Make a contribution		

Contacts		More information
Your client account representative		
CHRIS SAMPLE	1.800.333.0963	
SAMPLEC@email.com	extension 5555	
Customer service toll-free fax line		
Enrollment forms		

News	
John Hancock updates	
Introducing changes to John Hancock's enrollment form	
Census file submission enhancement	
Announcing Auto Enrollment Enhancements	
Seven new funds for Fall 2009	
Newsletter	
Fall 2009 newsletter	

Submit payroll information by clicking on the 'Make a contribution' link.

To submit a contribution or census file:

- 1 Click on 'Upload a contribution file' or 'Upload a census file'.
- 2 Upload the contribution or census file.
- 3 If uploading a contribution file:
 - a. Indicate the payment date for the contribution.
 - b. Enter the payment amount for the contribution.
- 4 Click 'Send' to upload the contribution.
- 5 Click 'OK' to confirm your submission.

Submission History page

The screenshot shows the 'submission history' page with a table of records. The table has the following columns: Submission number, Submission date/time, Submission type, Payroll date, Contribution total (\$), Payment total (\$), Submitted by, and Status. The records include regular contributions and census files with various statuses like 'Work in Progress', 'Complete', and 'Cancelled'.

Upload a Contribution File page

The screenshot shows the 'upload a contribution file' form. It includes sections for 'File Information' (File type: Regular Contribution selected), 'Payment Information' (Payment effective date: 10/15/2010), and an 'Account' table for entering contribution amounts. The 'Totals' row shows a total contribution of \$10,000.00.

To make a payroll submission, click on 'Upload a contribution file' or 'Upload a census file'.

Select your contribution file.

Indicate the payment date for the contribution.

Enter the payment amount for the contribution.

Click 'Send' to upload your file.

Helpful Hint: The Status column on the Submission History page will show the status of your file submission and indicate any errors that occurred with the file.

How to update employee information

In addition to submitting a census file to update employee information (see page 7), you can also update employee records individually via the **Census Information** page. You can access this page from the 'Quick Links' drop-down list on the **Your Contract** home page.

To update census information for an employee:

- 1 Go to the Census Information page.
- 2 Search for the employee record that needs to be updated.
- 3 Edit the employee's record.
- 4 Update and save the information directly on the Employee Snapshot page.

Census Information page

The screenshot shows the 'census information' page. It includes a 'How to...' section with links for 'encourage enrollment', 'add employee information', and 'edit employee snapshot'. There is an 'add employee' button. A 'Quick Links' section contains a 'Select a report' dropdown and links for 'How to use this page', 'Print this report', and 'Download census report'. Below this is a navigation bar with tabs for 'Summary', 'Addresses', 'Eligibility', 'Deferrals', and 'Vesting'. The 'Summary' tab is active, showing an 'Employee Summary Search' section with fields for 'Segment' (All Employees), 'Last name', 'SSN', 'Division', and 'Employment status' (All). A 'search' and 'reset' button are present. Below the search is a legend for 'View' and 'Edit' actions. The main content is a table of employee records with columns for Action, Name, Date of birth, Hire date, Division, Employment status, and Warning.

Action	Name	Date of birth	Hire date	Division	Employment status	Warning
V E	AAA, AAA A xxx-xx-1243	01/02/1973	12/03/2001	ADMIN	Active 05/05/2008	
V E	AAAAAX, ROBERT G xxx-xx-2222	06/23/1979	01/01/1985	UNKNOWN	Active 11/11/2008	
V E	ABABA, OTNIEL xxx-xx-5555	01/03/1960	01/01/2009		Active 01/01/2009	
V E	SAMPLE, JOHN xxx-xx-2449	01/02/1973	01/01/1990	UNKNOWN	Terminated 01/01/2006	
V E	ANYNAME, SARAH xxx-xx-1891	12/12/1976		UNKNOWN		

Census information is organized into several categories.

Select the employee record that needs to be updated, and then edit the record on the Employee Snapshot page.

Helpful Hint: A warning sign will appear if we are missing information for one of your employees.

Employee Snapshot page

employee snapshot

Edit Census Information
 This page allows you to manage employee records online. Once you've entered any updates to the census information, select save. If there are any corrections needed, warnings/errors will be provided to assist you.

As an alternative, a census file can be submitted to make updates. Visit the tools page for more details.

+ / - All sections [Previous value](#)

- General information for AAA, AAA A

SSN	xxx-xx-1243
Prefix	<input type="text" value=""/>
First name	<input type="text" value="AAA"/>
Middle initial	<input type="text" value="A"/>
Last name	<input type="text" value="AAA"/>
Employee ID	<input type="text" value="00TESTABC"/>
Date of birth	<input type="text" value="01/02/1973"/> <small>(mm/dd/yyyy)</small>

- Employment information

Hire date	<input type="text" value="12/03/2001"/> <small>(mm/dd/yyyy)</small>
Division	<input type="text" value="ADMIN"/>
Employment status	<input type="text" value="Active"/>
Employment status effective date	<input type="text" value="05/05/2008"/> <small>(mm/dd/yyyy)</small>
Annual base salary	*****
Eligible plan YTD compensation	
Plan YTD hours worked	<input type="text" value="10001"/>
Plan YTD hours worked/eligible comp effective date	<input type="text" value="03/21/2009"/> <small>(mm/dd/yyyy)</small>

+ Contact information

+ Plan participation information

+ Vesting information

cancel
reset
save

Update employee information on the Employee Snapshot page.

General information includes the employee's name, date of birth and SSN.

Employment information includes an employee's hire date, employment status and salary.

Contact information includes the employee's mailing and email address.

Plan participation information shows their eligibility and deferral information.

Vesting information shows the participant's vesting percentages by money type.

How to process distributions

You can significantly reduce your administrative workload by processing distributions (loans and withdrawals) online via the plan sponsor website. Our electronic process enables participants to create and track loan or withdrawal requests online via the participant website. Your plan consultant then reviews the request, and you approve it on the plan sponsor website.

You can access our online tool through the **Tools** page of the plan sponsor website. This will take you to the **Online Loan and Withdrawal Requests** page, which is the main page for online distributions.

Tools page

The screenshot shows two pages from the plan sponsor website. The top page is the 'tools' page, which has a navigation bar with 'Your contract reports', 'Your resources', 'Getting help | News', and 'Home | Search | Manage profiles | Message center'. Below the navigation bar are links for 'Administration guide', 'Forms', 'Tools', and 'Fiduciary resources'. The main heading is 'tools', followed by a paragraph explaining the electronic submission process. A link for 'Download Acrobat reader here for free' is provided. Under the 'Electronic Tools' section, there is a 'Submit a file' link and a description of the tool. A link for 'Loans and Withdrawals' is highlighted with a black dot, and an arrow points from this dot to the second screenshot. The second screenshot is the 'online loan and withdrawal requests' page, which has the same navigation bar. It features a heading 'online loan and withdrawal requests' and a list of links for user guides and demos. Below this is a search and filter section with fields for 'Requests from', 'to', 'Request status', 'Participant', and 'Type of Request'. A table at the bottom shows a list of requests with columns for 'Submission number', 'Date of request', 'Type of Request', 'Participant name / SSN', 'Status', and 'Initiated by'.

Access the Online Loan and Withdrawal Requests page via the 'Loans and Withdrawals' link on the Tools page.

Submission number	Date of request	Type of Request	Participant name / SSN	Status	Initiated by
6317026	02/02/2010	Retirement	WOOLLARD, WENONA E XXXX-XX-0111	Pending Review	Participant

To approve a loan or withdrawal request:

- 1 Go to the Message Center 'Summary' on the Your Contract home page.
- 2 Click on the 'Loans & Withdrawals' link.
- 3 This takes you to the Message Center main page where you can approve the request.

Your Contract home page

To approve a loan or withdrawal request, click on the 'Loans & Withdrawals' link.

Message Center main page

Approve a loan or withdrawal via the Message Center main page.

How to approve loans

When a participant requests a loan via the participant website, it is submitted to the plan consultant for review and sent back to the participant for acceptance. Once the participant accepts the loan request, a notification will appear on Message Center notifying you that the loan is ready for approval. The plan sponsor then approves the loan which is automatically submitted to John Hancock for processing.

Approve Loan Request page

John Hancock Sign out | Contact us

John Hancock Demo Case | Contract: 70300 (change)

Your contract reports: YOUR RESPONSIBILITIES Getting help | News Home | Search | Manage profiles | Message center

Administration guide | Forms | Tools | Employee resources

approve loan request

This page allows you to approve a loan request for a participant. Highlighted fields must be completed to approve the request. Items that have been changed are marked with

You are at the fourth stage:

1. Create
2. Review
3. Participant accept
4. Approval
5. Process

Submission number: 3681296

[all sections](#)

Participant information		Employee snapshot	
Name	LOU SMITH	Contract number	70300
SSN	xxx-xx-4678	Contract name	John Hancock Demo Case
Employment status	Active		
Legally married	No		

Loan details

Loan type	General purpose	Expiration date	06/15/2009
Loan reason (max. 250 characters)	Tuition expenses	Estimated loan maturity date	10/20/2012
Request date	04/15/2009	Maximum amortization period	4 years
Estimated loan start date	04/20/2009		
Next payroll date	04/21/2009		
TPA loan issue fee	\$45.00		
Default provision			

The default loan provision noted below will be used for this loan request. If you wish to change the default loan provision, you may do so only during the create and review process. During the approval process, the loan provision is considered final and cannot be changed.

The entire unpaid balance and interest of the loan will become due and payable upon (a) termination of employment with the employer, or (b) failure to make a scheduled payment. Default on the loan will occur if repayment is not made in full by the end of the calendar quarter following the calendar quarter in which either one of the above events occurs.

[Calculate maximum amount available for loan](#) [Verify information](#)

Loan calculations

Payment instructions

Payment method: Direct Deposit
When sending payment by wire, the participant may be charged a fee by the receiving bank.

Payee information

Name	LOU SMITH
Address line 1	ABCD Court
Address line 2	
City	Livingston
State	New Jersey
Country	USA
Zip code	07039

Bank information

ABA/Routing number	987654321
Bank name	ABC Bank
Account number	368852
Account type	Checking

Declarations

The participant agreed to:

- Truth in Lending Notice [View](#)
- Non-negotiable Promissory Note and Irrevocable Pledge and Assignment [View](#)
- The following Authorization:

For your protection, state law, where applicable, requires the following sentence to appear: Any person who knowingly presents false or fraudulent claim for the payment of a loan is guilty of a crime and may be subject to fines and confinement in state prison.

Notes

exit save & exit deny approve

Prior to plan sponsor approval:

- 1 The participant creates a loan request online (via participant website) and sends it to the plan consultant for review.
- 2 The plan consultant verifies that the loan requested is valid, based on plan and vesting rules, and sends the request back to the participant for acceptance.
- 3 The participant confirms the loan amount, agrees to the legal declarations, and submits the request for approval.
- 4 The plan administrator validates the information, approves the request, and it is automatically submitted to John Hancock for processing.

Note: Where participants do not have access to the participant website, plan sponsors can request loans on behalf of their participants via the plan sponsor website.

How to approve withdrawals

When a participant requests a withdrawal via the participant website, it is submitted to the plan consultant for review. Once the plan consultant has reviewed the request, a notification will appear on Message Center notifying you that the withdrawal is ready for approval. The plan sponsor then approves the withdrawal which is automatically submitted to John Hancock for processing.

Approve Withdrawal Request page

John Hancock
ABC CORPORATION | Contract: 70300 (change)

i:withdrawal request

Participant information

Name: CHRIS SAMPLE
SSN: 123-45-8776
Contract number: 70300
Contract name: ABC CORPORATION
State of residence: TX
Date of birth: 08/08/1956

Basic information

Request date: 01/31/2008
Expiration date: 03/31/2008
Type of withdrawal: Termination of employment
Participant leaving plan?: Yes
Termination date: 12/31/2007
Last contribution payroll ending date: 04/13/2007
Final contribution date: 12/31/2007

Loan details

Loan number: 755.36
Outstanding balance(\$): 755.36
Total: 755.36

Amount details

Money type	Account balance (\$)	Vesting (%)	Available amount (\$)	Requested amount (\$)	Portion of available amount (%)
EE ELECTIVE DEFERRED	2,383.17	100.00	2,383.17	2,383.17	100.00
SAFE HARBOR NON-ELECTIVE CONTR.	2,443.20	100.00	2,443.20	2,443.20	100.00
ER PROFIT SHARING	14,256.17	20.00	2,851.23	2,851.23	100.00
Total:			7,877.80	7,877.80	

TPA withdrawal fee: 100.00 dollars

Tax withholding

Federal tax rate: 20.0000 % of taxable withdrawal amount
State tax rate: 0.0000 % of taxable withdrawal amount

Payment instructions

Payment to: Participant directly
IRS distribution code for withdrawal: 1 - Early distribution < 59.5
Payment method: ACH Wire Check

Prior to plan sponsor approval:

- 1 The participant creates a withdrawal request online (via participant website) and submits it to the plan consultant for review.
- 2 The plan consultant reviews the request to verify the withdrawal details and forwards it to the plan sponsor for approval.
- 3 The plan sponsor validates the information, approves the request, and it is automatically submitted to John Hancock for processing.

Note: Where participants do not have access to the participant website, plan sponsors can request withdrawals on behalf of their participants via the plan sponsor website.

How to access reports

To assist you with your plan administration, you can access plan-related information and reports on the plan sponsor website. This information is available through a series of 'Quick Links' which can be viewed and/or downloaded from most pages of the website, including the **Your Contract** home page.

Your Contract home page

The screenshot shows the 'Your Contract' home page for 'JOHN HANCOCK DEMO | Contract: 70300' as of December 12, 2009. The page features a 'Quick Links' drop-down menu on the right side. The menu is open, showing a list of reports and information categories. A line points from the text 'You can access plan-related information and reports via the 'Quick Links' drop-down list.' to the 'Quick Links' menu.

Contract summary	
Total contract assets (includes cash account)	\$14,132,005.86 Contract snapshot
Cash account balance	\$117,080.93 Cash account / payment history
Loans outstanding	82 loans: \$682,006.02 Loan summary
Fiduciary Standards Warranty	Congratulations, your contract qualifies for the Fiduciary Standards Warranty. View your warranty certificate .

Employees	Contribution status
Total number of account holders	Last payroll allocation
409	\$119,773.15
Total number of non-account holders	For payroll ending
6	12/05/2009
Total number of employees	Invested
415	12/08/2009
View accounts	Make a contribution
View census	

You can access plan-related information and reports via the 'Quick Links' drop-down list.

Quick Links provides you access to:

Contract Statements – three plan-level financial statements: (1) Employer Statements, (2) Plan Administrator Report, or (3) Schedule A Report.

Participant Statements (Statements) – view or download PDF versions of your plan participant statements.

Transaction History – a listing of all the financial transactions for your plan over the past 24 months. A drop-down list allows you to view data from different month-ends.

Accounts – a listing of all plan participants who have an account. The report also shows whether a participant was enrolled using their own instructions or trustee directed instructions.

Census Information – a listing of the census information we have on file for each of your employees. The report includes employees who may or may not be in the plan and is divided into four tabs: (1) Summary, (2) Addresses, (3) Eligibility, and (4) Deferrals.

Vesting Information – a listing of vesting information for each of your participants. If vesting information has been provided, it will appear by employer and employee money type. This vesting information will be printed on participant statements and used for online transactions.

How to manage contact information

It is important that you identify and assign key business contacts for your John Hancock qualified plan. Key business contacts include the Trustee, Authorized Signer, Administrative Contact, and Payroll Administrator.

Business Contact	Description of Role
Trustee	Authorized to provide direction on any administrative matter and approve any type of financial transaction allowed under the contract.
Authorized Signer	Authorized to provide administrative directions, submit and update employee census information, and approve financial transactions allowed under the contract.
Administrative Contact	Authorized to provide administrative directions and submit and update employee census information under the contract.
Payroll Administrator	Authorized to submit contributions and employee census information. This individual will only have access to the electronic submission pages and the name and SSNs of participants on the website.

You can identify and manage business contacts via the **Contact Information** page of the plan sponsor website. To access the **Contact Information** page, go to the **Your Contract** home page, and click on the 'Contact Information' link.

Your Contract page

The screenshot displays the 'Your Contract' page for a John Hancock plan. At the top, there is a navigation bar with 'Sign out | Contact us' and a welcome message: 'Welcome, Wesley Davey December 12 2009'. Below this is a secondary navigation bar with 'Home | Search | Contact Information | Message center'. The main content area is titled 'your contract' and shows 'JOHN HANCOCK DEMO | Contract: 70300' as of December 12, 2009. A 'Contract summary' table lists: Total contract assets (\$14,132,005.86), Cash account balance (\$117,080.93), and Loans outstanding (82 loans: \$682,006.02). A 'Fiduciary Standards Warranty' section congratulates the user. On the right, a 'Quick Links' dropdown menu is visible, and a 'Message Center' table shows: Payroll updates (1), Loans & Withdrawals (2), Files & payments (2), Permissions & features (2), and General information (1). A 'News' section at the bottom right mentions 'John Hancock updates' and 'Introducing changes to John'.

Access the **Contact Information** page by clicking on the 'Contact Information' link.

To add a new contact or modify an existing contact on the website:

- 1 Select the 'Contact Information' link from the Your Contract home page.
- 2 On the Contacts page click on the 'Add contact' button to add a new contact and define their role.
- 3 Complete the required information and click on 'save'.
- 4 To update an existing contact's information, select 'E' beside a contact's name to edit, or 'D' to delete the contact.

Contacts page

contacts

You can view contact information, including John Hancock contacts, plan sponsor contacts and plan consultant (TPA) contacts. To manage the profile of another contact, select the required action beside the individual's name (eg. view, edit, manage password, delete, suspend or unsuspend), or use the 'add profile' button to add a new web contact.

Quick Links
Select a report

John Hancock Contacts | **Plan Sponsor** | **Third Party Administrator**

Legends: Client mail recipient Trustee mail recipient Primary contact Signature received - authorized signer Signature received - trustee No web access

Action	Contact name	Role	Special attributes	Email address	Phone	Fax
<input type="checkbox"/>	JANE SMITH	Administrative Contact		janesmith@company.com	555-555-5555	
<input type="checkbox"/>	JOHN SMITH	Administrative Contact	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		555-555-5555	
<input type="checkbox"/>	PAT WEST	Administrative Contact	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	patwest@company.com		
<input type="checkbox"/>	MIKE LAWSON	Trustee		mail@mail.com	444-444-4444 ext. 44444	777-777-7777

Addresses

	Legal, Mailing and Trustee	Courier
Line 1	12345 ANY STREET	No address on record
Line 2		
City	ANYTOWN	
State	CALIFORNIA	
Zip code	12345	

add contact **edit addresses**

This information does not constitute legal or tax advice with respect to any taxpayer. It was neither written nor intended for use by any such taxpayer for the purpose of avoiding penalties, and it cannot be so used. If it is used or referred to in promoting, marketing, or recommending any transaction or matter addressed herein, it should be understood as having been written to support such promotion, marketing, or recommendation, and any taxpayer receiving it should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.



To update an existing contact, select 'E' to edit, or 'D' to delete.

add profile

Enter the user's profile information in the spaces provided. Set up the user's website access by selecting 'Sponsorship' or by selecting their role of membership. To change any of the default email preferences, select the link. To delete a contract from the profile, select the 'delete' button. To save the profile when you are finished, select the 'save' button below.

Required information

Add profile*

First name *

Last name *

Email *

Telephone number

Fax number

Social security number *

Web access: yes no

Add contract number: Select one

Contract number: 28927

Contract name: JOHN HANCOCK TEST CN

Role: Select one

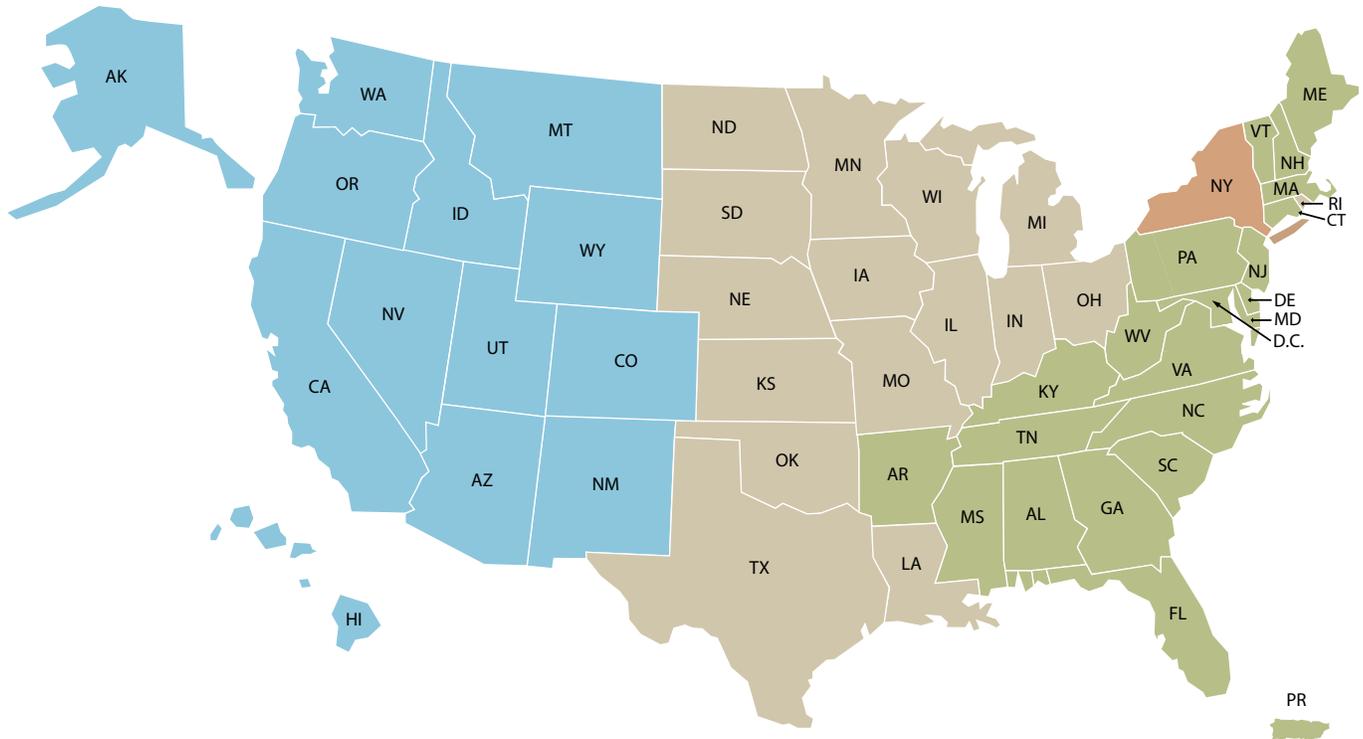
cancel **save**

* Information provided will be kept confidential and will not be sold, distributed, published or otherwise disclosed in accordance with our privacy policy. If you have any questions regarding the information shown here please refer to the "Getting help" section in our contact your John Hancock USA Client Account Representative.

On the contracts' page, click on 'add contact' to add a new contact and define their role.

Helpful Hint: Access to manage contact information depends on your role. If you have not identified business roles for your plan, contact your Client Account Representative.

How to contact John Hancock



Mailing and Courier Address

Western States	Central States	Eastern States	New York
<p>Mailing address:</p> <p>John Hancock USA Dept. 894109 Los Angeles, CA 90189-4109</p>	<p>Mailing address:</p> <p>John Hancock USA P.O. Box 2495 Carol Stream, IL 60132-2495</p>	<p>Mailing address:</p> <p>John Hancock USA P.O. Box 7247-7122 Philadelphia, PA 19170-7122</p>	<p>Mailing address:</p> <p>John Hancock New York P.O. Box 7247-7369 Philadelphia, PA 19170-7369</p>
<p>Courier Address:</p> <p>Citibank Los Angeles John Hancock USA Lockbox Processing : Attn: 4109 5860 Uplander Way Culver City, CA 90230</p>	<p>Courier Address:</p> <p>Citicorp Services Inc., Lockbox 3rd Floor John Hancock USA, Lockbox 2495 8430 Bryn Mawr Ave. Chicago, IL 60631</p>	<p>Courier Address:</p> <p>Citibank Delaware, Lockbox Operations John Hancock USA, Lockbox #7122 1615 Brett Rd. New Castle, DE 19720</p>	<p>Courier Address:</p> <p>Citibank Delaware, Lockbox Operations John Hancock New York, Lockbox #7369 1615 Brett Rd. New Castle, DE 19720</p>

Client Account Representative

If you have questions regarding the ongoing administration of your plan, contact your dedicated Client Account Representative. Assistance is available from 8:00 A.M. to 8:00 P.M. (ET), Monday through Friday.

Toll Free Numbers

Plan Sponsors: 1-800-333-0963

Plan Sponsors: 1-800-574-5557 [New York Plans]

Participants: 1-800-395-1113 [English]

Participants: 1-800-363-0530 [Spanish]

Participants consolidating retirement accounts: 1-877-525-7655

Participants terminating or retiring: 1-888-695-4472

Fax Numbers

Enrollment Forms: 1-866-377-8846

Other Documents: 1-866-377-9577

John Hancock Websites

Plan Sponsor Website: www.jhpensions.com/er [New York plans]: www.jhnypensions.com/er

Participant Website: www.jhpensions.com [New York plans]: www.jhnypensions.com



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