Plan for tomorrow

TAKE CONTROL OF YOUR FUTURE TODAY

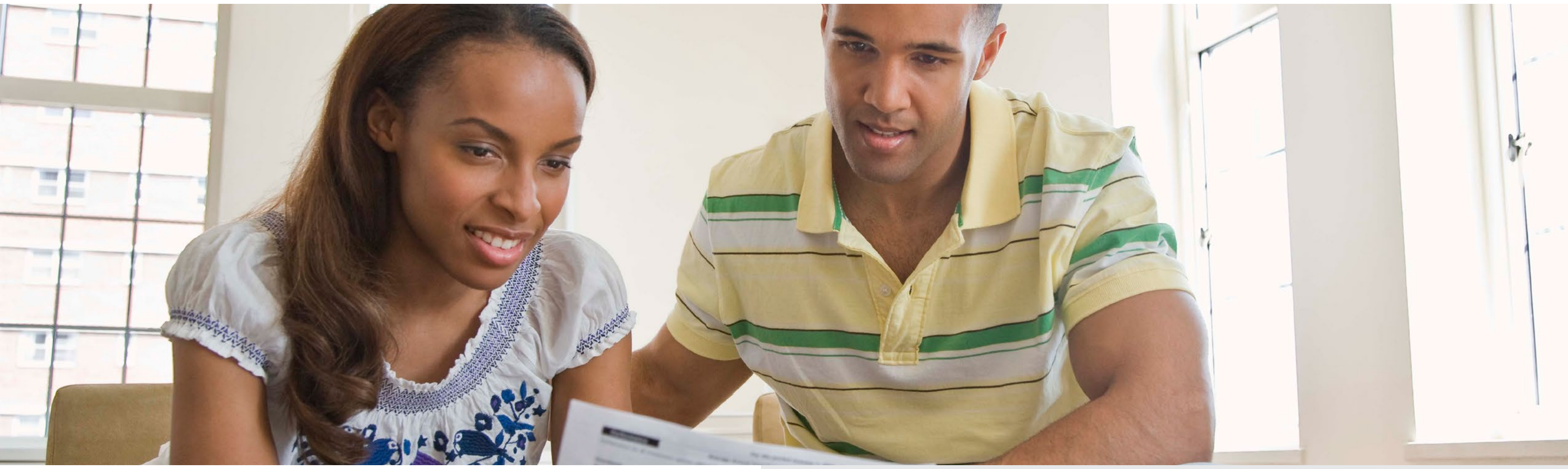
- WHAT IS A 401(k) PLAN?
- POTENTIAL TAX SAVINGS
- AUTOMATIC PAYROLL DEDUCTIONS
- THE POWER OF COMPOUNDED EARNINGS
- IT'S NEVER TOO LATE TO START
- WHY MAKE A PLAN FOR RETIREMENT?
- WHO IS JOHN HANCOCK?

Welcome

A financially secure retirement doesn't happen by accident—it takes planning. Joining and contributing to your employer's qualified retirement plan is one of the most effective ways to prepare for your future.

Whether you were enrolled in a retirement plan with a previous employer or you're just starting fresh, participating is important. It's never too early—or too late—to start saving for your future.

What is a 401(k) plan?



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A 401(k) plan is an employer-sponsored, qualified retirement plan that allows participants to choose to make payroll contributions. These contributions are deducted from your paycheck each pay period. When you contribute pre-tax money to your 401(k) account, the tax is deferred until the money is withdrawn.

Offering significant tax advantages, flexibility of investment and other attractive features (such as employer match, if applicable), 401(k) plans play an extremely important role in the retirement plans of America's workforce.

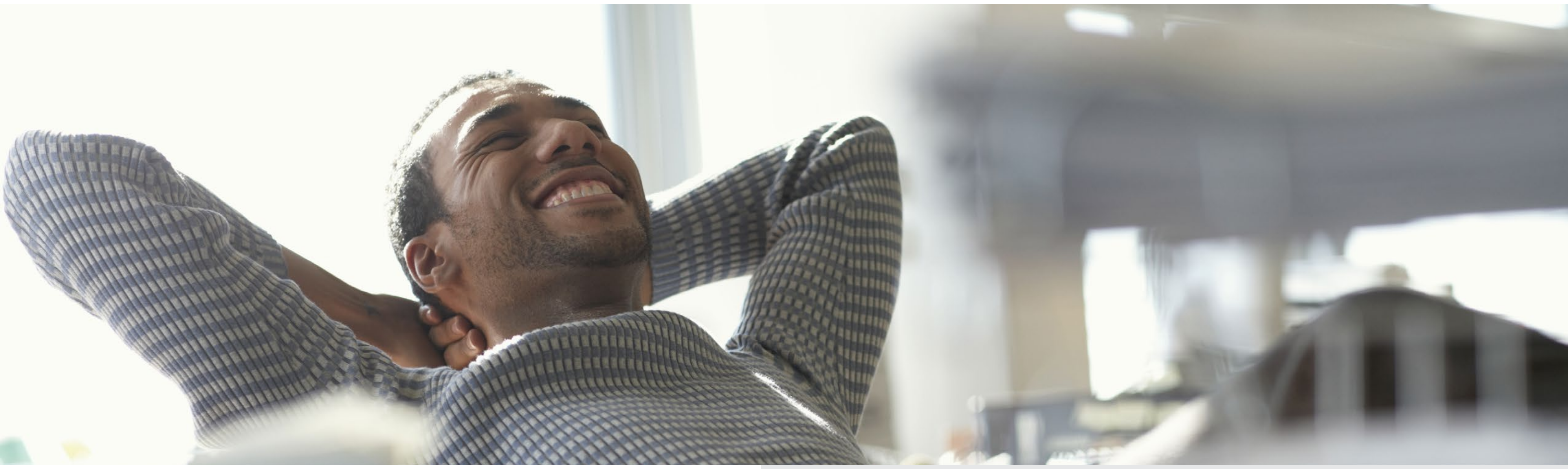
Note that the plan your employer is offering may not be a 401(k) plan. For a complete list of qualified retirement plans, visit the IRS.gov website.

Did you know?

The 401(k) plan takes its name from section 401(k) of the Internal Revenue Code. Congress enacted this section of the code in the Revenue Act of 1978.

John Hancock®
RETIREMENT
PLAN SERVICES

Potential tax savings



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Perhaps the biggest advantage of the 401(k) plan is tax deferral. Pre-tax wages contributed to your 401(k) plan account are not subject to federal income tax at the time of the contribution.

Taxes can slow the growth of your retirement savings. With a 401(k) plan, any savings grow without being taxed until the funds are withdrawn. Since you may be in a lower tax bracket when you retire, you may end up paying less in taxes when the money is withdrawn than if you were taxed on the funds today.

Automatic payroll deductions

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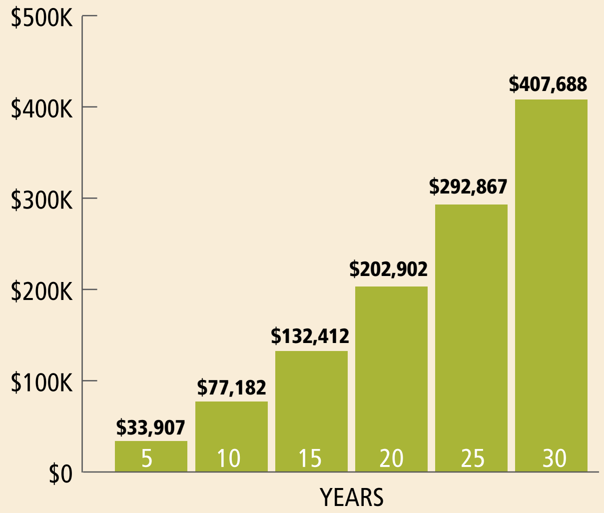
Paying yourself first is an effective way to Help achieve your savings goals.

With automatic payroll deductions, your contributions are automatically deducted from your paycheck each pay period and deposited into your retirement account. There's no scheduling required. It's an easy, convenient way to save—and it works!

You choose how much to contribute and you have the flexibility to change it at any time.

The power of compounded earnings



Hypothetical mathematical illustration only. This example is not intended to represent investment advice. Talk to your financial representative about how this situation may relate to your own. This hypothetical example is for illustrative purposes only. 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 upon withdrawal.

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You do not have to pay taxes on your contributions (or on the investment income those contributions generate) while they are held within your 401(k) account. This means your contributions and earnings are allowed to grow tax-deferred. This tax-deferred growth of your principal and investment earnings is known as compound earnings.

Here's an example of how compound earnings work. If Leslie and John saved $500 a month for 30 years, and earned an average tax-deferred annual return of 5%, they would end up with $407,688! Their contributions would total $180,000. All the rest—$227,688—would be compounded earnings!

As you can see from this illustration, compound earnings can really add up over time!

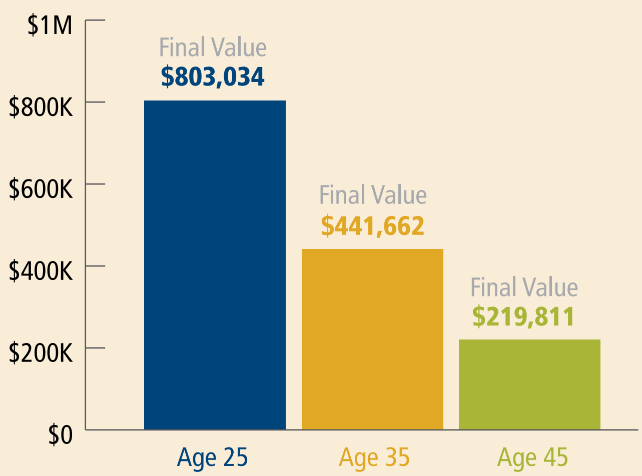
Dollar cost averaging can help you get there sooner.* By making regular contributions to your retirement account over time, you can take advantage of something called "dollar cost averaging". By contributing the same amount each month, you're buying units/shares at different prices and in different quantities. When markets go down, you can buy more units/shares at a lower price and vice versa. Over time, this can help lower the average price per units/shares of the funds you're investing.

* Dollar cost averaging does not assure profit or protect against loss in declining markets. Systematic investing involves continuous investment in securities regardless of price level fluctuation. Participants should consider their financial ability to continue making purchases through periods of low price levels.

Did you know?

Dollar cost averaging only works if you contribute to your account on a regular basis. Automatic payroll deductions can help keep your contributions consistent.

It's never too late to start



This chart is for illustrative purposes only and is not meant to portray actual investments. There is no guarantee that the results shown will be achieved or maintained over any time period.

Starting early can have a significant impact on the growth of your retirement savings. At the same time, it's never too late to start.

Your savings will need to last the rest of your life. And since Americans are living longer than ever, it's important to start saving for retirement at your earliest opportunity.

If you are a mature investor, you will need to carefully assess your current savings, monthly earnings, and retirement lifestyle goals before making a decision. If you have concerns about being able to meet your retirement income goals, discuss your situation with an investment advisor. They can give you valuable advice before you make an investment decision.

This chart shows an annual investment of $6,500 from the ages of 25, 35, and 45 until the age of 65. It assumes a steady return of 5%.

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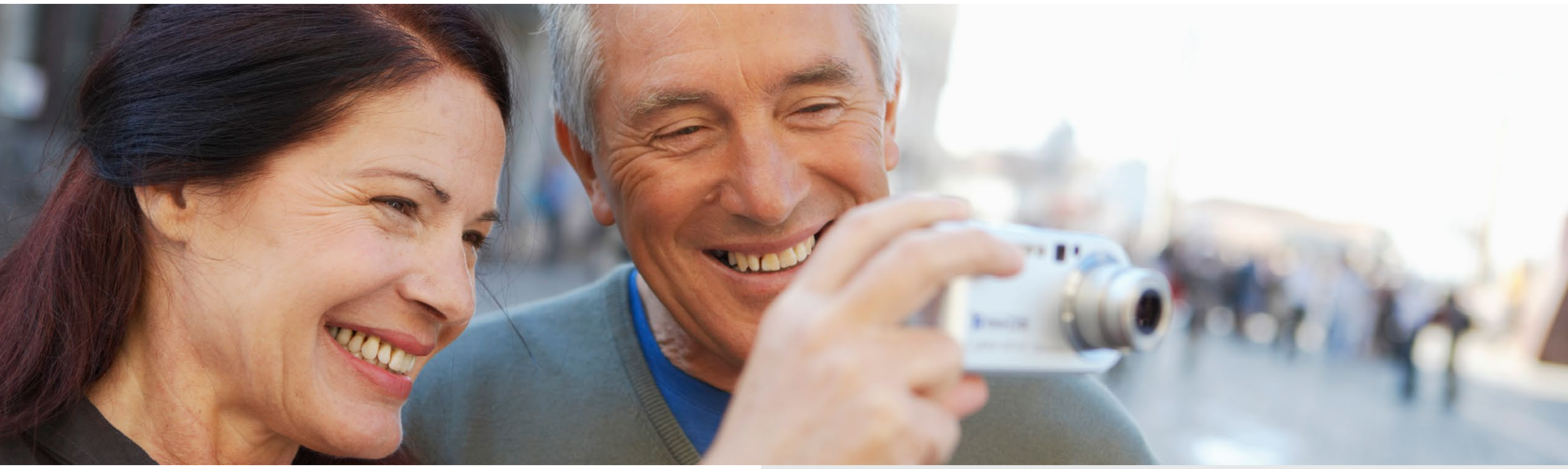
Why make a plan for retirement?



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Imagine your life in retirement. What do you see? What activities and pursuits will you enjoy? Maybe you'll do more of the things you enjoy now, such as traveling, sports, or visiting with family. Perhaps you'll start volunteering for a charity or take up a new hobby.

Many experts believe you'll need to replace 60% to 80% of your current annual income (adjusted for inflation) in retirement. While everyone hopes for a financially secure retirement, it won't happen by itself. It will require a bit of foresight and planning.

A plan for retirement can help you get on track toward achieving your goals for your future. Contributing to your 401(k) can be an important part of that plan.

Once enrolled with John Hancock, we suggest that you log onto the participant website, set a goal, and receive a personalized retirement income estimate. Once enrolled and actively participating, you have access to tools and resources to help you create this important plan for you and your family.

Who is John Hancock?

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For more than a century, John Hancock has offered American families a proven track record of leadership and financial strength. Among life insurance companies, mutual fund companies, and banks, we are one of the largest providers of qualified retirement plans across all plan sizes. We've helped millions of Americans prepare for their financial futures and we're here to support you every step of the way as you plan for your retirement.

For more information about John Hancock, visit www.johnhancock.com.

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