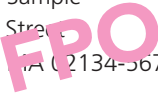




welcome!

[ABC COMPANY 401(k) SAVINGS PLAN]

Sample S. Sample
123 Main Street
Anytown, MA 02134-5678



Logging in or calling us for the first time?

You'll be asked to provide your Social Security number and date of birth so that you can create a Personal Identification Number (PIN)/Password.

Your retirement plan transition is complete. You now have full access to your account, online and by phone. Here are some simple ideas to help you make the most of the plan.

Make a contribution ... to yourself

The plan can help you live the life you want ... today and tomorrow. The first step is to enroll and start contributing.

- **Already contributing?** Good choice! To help ensure you get where you want to be, could you afford to contribute more? Even a little more can make a big difference
- **Not contributing yet?** Start saving today! It may be the best gift you ever give yourself

Give your investments a checkup

Now is a great time to check on your investments and make sure they're where you want them to be. Many experts recommend doing this kind of checkup at least once a year. At mylife.jhrps.com, you'll find tools and suggestions that help take the guesswork out of these and other financial decisions.

Combine your accounts. Simplify your life

Do you have retirement plan accounts from previous employers? Think about rolling those balances into your current plan. Having everything in one place can save you time and give you a more complete view of your savings picture. The first step is to request a rollover form by visiting mylife.jhrps.com or by calling us at **800.294.3575**.

Let us know if you have questions

Be sure to contact us when you need to access your account, make changes, learn about the plan and more. Keep the attached wallet card handy. It shows how you can reach us online and by phone.

Again, welcome! We look forward to helping you make progress ... one step at a time. Sincerely,

John Hancock Retirement Plan Services



John Hancock Retirement Plan Services, LLC is also referred to as "John Hancock".

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NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT INSURED BY ANY GOVERNMENT AGENCY

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S-P25993-GE 06/2015-26974

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contact us!

- View your account
- Request statements
- Help manage your account
- Learn more about your plan benefits
- Perform transactions



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