



How to get the most from your retirement plan *benefit*

Steps you can take now—to be prepared later

Welcome to John Hancock

Your employer is partnering with John Hancock to offer a retirement plan benefit that gives you a tax-advantaged way to save for your future. Register your account and enroll now, if you haven't done so already!

Let's get started!

Your retirement plan is one of the most important sources of income you'll have when you retire. To help you get started, you'll need to answer two important questions: "How much can I put away each payday?" and "How should I invest?". Let's take them one by one.

The benefits of participating

- Convenient automatic payroll deductions
- Pretax contributions
- Compound earnings that can really add up
- Tax-deferred savings
- And more



Need help with enrollment? Call us at **855-JHENROLL (543-6765)**.

Register

Register your account to help keep it secure. Go to myplan.johnhancock.com or download John Hancock's retirement app. Either way, you'll find a convenient, safe way to access your retirement account.



Download John Hancock's retirement app



Android



iOS

Enter your information, including:

Your contract number

112739

Then follow these steps:

- 1 Create a username and password,
- 2 Choose your challenge questions and answers, and
- 3 Confirm your information, and you're all set!

If you're joining for the first time, after you register, click "Enroll now"

You'll need your enrollment access number

165189

Save for tomorrow, today

You can contribute as much of your salary as you want each payday—up to plan or IRS limits. The more you contribute to your account, the greater the impact of compounding (when your earnings are reinvested and generate their own earnings) and the more you're likely to save over the long term.

There's a cost to waiting. Consider that the earlier you start saving, the more time your money has the potential to grow.

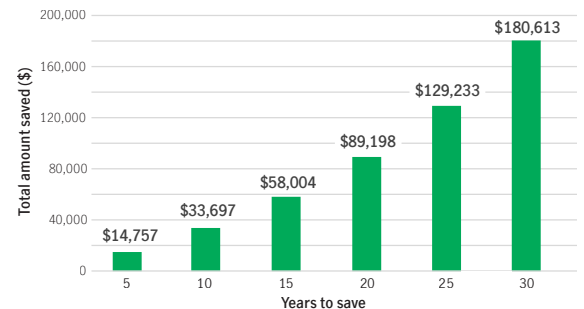
Tip

Even a 1% increase in your contribution amount can make a big difference. Use the online retirement planner at myplan.johnhancock.com or the mobile app to see how changing your current contribution amount can make a big difference. You can change your contribution rate at any time.*

Example

Let's say your take-home pay is usually \$500 per week. If you want to save \$50, your take-home pay should be \$450. But, if you save on a pretax basis, your take-home pay would be \$460, which is only \$40 less. You'll contribute \$2,600 per year and lower your annual income taxes by \$525.

Here's how that \$50 could add up over time:



This hypothetical example assumes \$0 savings, a 5% annual rate of return, and contributions of \$50 per week/\$217 per month. It assumes no withdrawals and does not take into account investment fees. There is no guarantee that the results shown will be achieved, and the assumptions provided may not be reflective of your situation.

Ways to *invest*

Your retirement plan offers a wide range of investments that match your retirement goals and risk tolerance. And you can choose the option that works best for the level of involvement you want to have.

Level of involvement

High	Do it yourself by selecting and managing your investments. Choose a mix of investments from the plan's options (build your own portfolio).
Medium	Determine which type of investor you are, such as conservative or aggressive. Choose a professionally managed portfolio targeted to your risk tolerance (target-risk portfolio).*
Low	Have investment professionals do it for you. Choose a professionally managed portfolio targeted closest to your expected retirement date (target-date fund).*

Choosing investments within different asset classes (such as cash, bonds, and stocks) is called **diversification**. Dividing your money among those groups is called **asset allocation**. Using both approaches when selecting your investments can help you find the right balance of risk and reward to fit your situation.

Every investment comes with a mixture of risk and return



Past performance is no guarantee of future results.

* Check your plan's investment lineup to see which options are available.

Neither asset allocation nor diversification guarantees a profit or protects against a loss. An asset allocation investment option may not be appropriate for all participants, particularly those interested in directing their own investments.

There is no guarantee that any investment strategy will achieve its objectives.

Your retirement at your fingertips

Go to myplan.johnhancock.com or John Hancock's retirement app to review, manage, and personalize your plan for retirement whenever it's convenient for you.



Questions about your account?

Details about your plan's features, investment options, contribution limits, calculators, and more can be found online or on the retirement app—or call us anytime at **800-395-1113**.

Not yet ready to *make* a choice?

Your money will be invested in the plan's "default" investment option. You can return at any time to update or change your investments. Whatever you choose, be sure to review your investments periodically and make adjustments as needed.

Tip

Take the Risk Quiz to find out which type of investor you are. Go to jhriskquiz.com or scan the QR code.

Your quiz results may change over time. We encourage you to take the risk quiz each year to ensure that your risk profile accurately matches your risk tolerance.



Access hands-on tools and educational resources to help you get financially fit



Track

View your account details at a glance, including balance, rate of return, and investments, making it easy to monitor progress toward your retirement goal.



Analyze

Take a closer look at your cash flow, spending habits, and debts to help manage your budget.



Combine

Consider combining your retirement accounts from past employers to see your total retirement savings in one place. Contact us at **800-555-5165** for more information.[†]



[†] Available for plans using John Hancock's Consolidation Services; rollovers are subject to the provisions of a company's plan. As other options are available, participants are encouraged to review these options to determine if combining their retirement accounts is suitable for them.

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Enrollment form instructions

Fill out the attached form, sign it, and return to your plan administrator.

Important—after completing this form, you'll still need to register on our website to manage your account and select investments.

Investment option(s)

By signing this form, you agree that all contributions will be invested 100% in the plan's default investment option (DIO) selected by your plan trustee(s), until you select another investment option(s) online at **myplan.johnhancock.com** or by calling **800-395-1113**. During your enrollment, you may also call your personal enrollment specialist at **855-543-6765**.

If your plan's DIO changes, you'll remain invested in the fund(s) listed on the form. If your plan's DIO is a target-date suite, you'll be invested based on the target date that's closest to the year you reach age 67. If you don't provide a date of birth, your contributions will be invested in the most conservative target-date fund.

Consider consolidating your retirement accounts[†]

If you have other retirement accounts, such as a 401(k) account with a former employer or an IRA, you may be able to move them into your new retirement account with John Hancock.

To learn more about this option, if consolidating your accounts is right for you, simply indicate that you'd like to discuss your options on the enrollment form or call us at **1-877-525-7655**.

Speak with a financial representative to determine if combining your retirement accounts is suitable for you, as other options are available.

[†] Available for plans using John Hancock's consolidation services; rollovers are subject to the provisions of your company's plan.



John Hancock
200 Berkeley Street
Boston, MA 02116

My *enrollment* form

Complete, sign, and return to your plan administrator

Contract name **M & M INDUSTRIES, INC.**

Contract number **112739**

Need help enrolling?

Contact your personal enrollment specialist at 855-543-6765.

My personal information

Last name

First name, Initial

Social Security number

Date of birth (mmm/dd/yyyy)

My contributions per paycheck

☐ **Pretax only** (☐ YES! Increase my pretax contribution **1 % annually**)

OR ☐ **Roth only**

☐ 6% ☐ 8% ☐ 10% ☐ 12% ☐ 15%

Other: To choose a different amount/percentage or split pretax and Roth, fill out below:

Pretax: % Roth: %

My investments

To review and select investment options, go online at myplan.johnhancock.com or call us at 800-395-1113. Until another investment option is selected, 100% of contributions will be invested in the plan's Default Investment Option (DIO) (listed below). If your plan's DIO is a target-date suite, you'll be invested based on the target date that's closest to the year you reach age 67. If you don't provide your date of birth, your contributions will be invested in the most conservative portfolio within the target date suite.

Fund name	Code	%
John Hancock Multi-Index Preservation Portfolio	RC	100

What's next? Connect your accounts

☐ **YES!** I want to learn more to see if combining retirement accounts is right for me. Preferred method of contact:

☐ **Call:** Best time (circle) A.M./P.M.

☐ **OR Email:**

Signature

I have read, understood, and agreed with the information, terms, and conditions regarding my enrollment, contributions, and investments provided on this form, including the instructions to this form. I agree that 100% of my contributions will be invested in the plan's DIO until I select another investment option(s).

Signature of Participant: _____ Date: _____



Opt-out form

Complete, sign, and return to your plan administrator.

Contract name:

Contract number:

 **Need help enrolling?**

Contact your personal enrollment specialist at **855-543-6765**.

➤ My personal information

Last name

[illegible]

First name, Initial

[illegible]

Social Security number

Date of birth (mm/dd/yyyy)

➤ My contributions

Saving for retirement is important.

However, if you decide not to contribute to your retirement at this time, select the option below, sign, and deliver to your plan administrator. When you're ready to contribute, visit johnhancock.com/myplan to enroll.

For more details on eligibility periods or any restrictions that your plan may have, refer to your summary plan document or speak to your plan administrator.

☐ I elect **not** to contribute to my retirement plan at this time.

Signature of participant: _____ Date: _____