

John Hancock Plan Sponsor Website User Guide

**FOR EASY USE AND
 NAVIGATION OF THIS GUIDE**

Please click the category or page number you wish to review from the table of contents, and you will be taken to the appropriate section of the user guide.



CONTENTS

Introduction	Page 2
Login	Page 3
Navigation	Page 3
Multiplan Overview	Page 4
Plan Overview	Page 4
Plan Dropdown Menu Files	Page 5
Transmitting Payroll Files	Page 5
Sending Documents and Non-Payroll Files	Page 7
Reports	Page 8
Searching for Participants	Page 12
Participant Account Overview	Page 13
Participant Dropdown Menu Options	Page 13
Update Participant Information	Page 14
Participant Transactions	Page 14
John Hancock Contact Information	Page 15

Insight, Perspective and Analysis:
The right information to help you make the right decisions.

At John Hancock, we use the power of data to provide personalized solutions to your employees.

The goal of jhplansponsor.com, the plan sponsor website from John Hancock Retirement Plan Services, is to help remove barriers between you and the power of your plan information. The website architecture and navigation support the crucial roles that members of your retirement team play, while also making it fast and easy to find the real-time information you need to perform tasks and answer questions about your plan and participant accounts.

The best way to experience jhplansponsor.com is to dive right in. Here's a brief overview of what we've designed for you.

View plan investment information, participant account details, and run standard or customized reports to understand your plan at every level. The plan sponsor website also includes:



Overviews	Key information pulled forward creating dashboard views of Plan, Participant and Multiplan overview pages
Detailed information	Hyperlinks to detailed information behind the key data summarized on the overview pages
Multimedia content	Keep up to date with what is important to you through newsletters, product announcements, regulatory updates, white papers and more
Technology responsive	Page design automatically adjusts for efficient viewing and use on desktop, laptop and tablet technologies
Client Analytics	Dynamic reporting of your plan's performance
Send Files capability	Upload payroll and other files in a secured environment

Requesting access to the website

During your plan's implementation process, the Plan Implementation Manager will provide the sponsor with a website authorization form including 11 unique security profiles to choose from. Simply complete the form requesting appropriate access levels for each user you wish to add, and we'll set them up. Should changes to access or security levels be required post implementation, please contact your Client Service Manager and they will work with you to submit an updated authorization form.



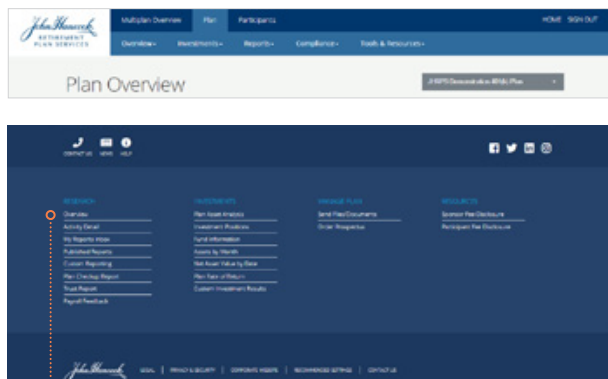
Login

As a new user to the website, your relationship team will provide you with a unique user ID and introductory email including a link to the website to establish your password. After your initial setup;

- 1 Go to jhplansponsor.com
- 2 Enter your User ID and password
- 3 Select "Login"

Multifactor authentication

Keeping your plan and participant data secure is important, so we also employ multifactor authentication. Upon entering your correct user id and password to access the plan sponsor website, if John Hancock systems detect you are accessing the website from a new location or using a different device, you will receive a text or email including a security code. Enter that security code correctly within 15 minutes and you will gain entry to the website. For your convenience, you will only be prompted to enter the additional security code when the system detects you are accessing the website from a new location or using a different device. All logins from a known device or location will allow entry without requiring an additional security code.



The second form of navigation can be found at the bottom of all pages where you can see all your options in a single glance organized by what you are trying to accomplish. There are also several icons and links to useful information on the John Hancock corporate website.

Navigation

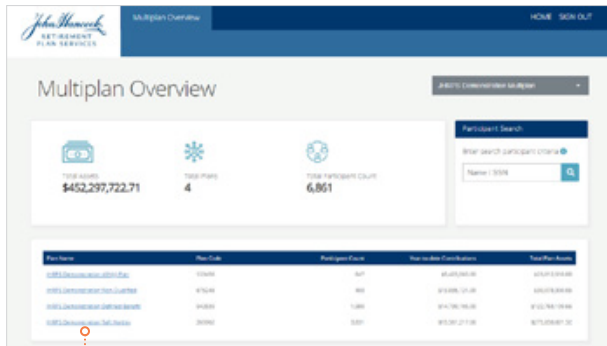
The plan sponsor website was designed with two methods of navigation. Tabs with dropdown menus by category can be found at the top of all website pages including:

- Multiplan,
- Plan and
- Participant information

Also, at the top of every page is a page name and the plan you are viewing with dropdown access to all other plans you may have access to. This allows you to switch plans from any page on the website with a single click.

Multiplan overview

Many of our clients and partners have access to more than one plan and the Multiplan Overview page provides a great summary of all their business on a single page.



To gain access to a plan and all the information the website has to offer, simply select the plan you wish to view, and it will activate the plan and participant tab navigation at the top of the page and you will be taken to the Plan Overview page for the plan you selected.

Multiplan overview

Highlights for each plan include:

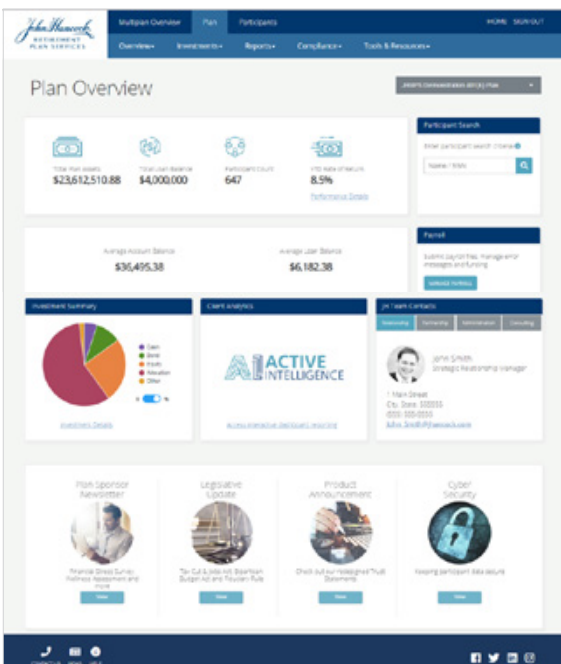
- Listing of all plans you can access
- Plan code
- Participant count
- Year-to-date contributions
- Total plan assets

A summary of all the plans you have access to includes:

- Total assets
- Total number of plans
- Total number of participants

Plan Overview

Key plan level information is pulled forward, so you can see how your plan is performing at a glance.

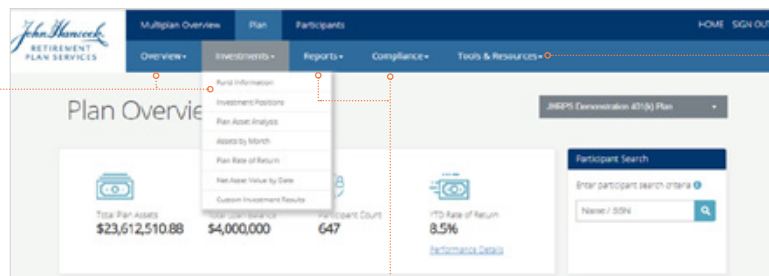


The page includes:

- **Key metrics** – with links to more detailed information where appropriate
- **Participant search** – find participants within the plan you are in
- **Payroll** – transmit and view files previously submitted
- **Investment summary** – asset percentages and dollars by investment category
- **Client analytics** – access to interactive dashboard reporting
- **Plan contacts** – so you know who to contact for what
- **Multimedia content** – including things you need to know

In addition to what you see and access on the Plan Overview page, there is a great amount of detailed information, reports and tools viewable from the Plan tab using the dropdown menus. The following pages are available.

Note: Not all plan or user permissions allow for access to all the items below.
If you need additional access to information please contact your John Hancock service team.



Overview:

- Plan overview
- Plan activity detail

Investments:

- Fund information
- Investment positions
- Plan asset analysis
- Assets by month
- Plan rate of return
- Net asset value by date
- Custom investment results

Reports:

- My reports
- Published reports
- Custom reporting
- Plan Checkup report
- Trust report
- Payroll feedback
- 16b report
- Plan activity report (DB plans only)

Compliance:

- Sponsor fee disclosure
- Participant fee disclosure
- Compliance questionnaire (if you are so designated to complete)

Tools & Resources:

- Format files
- Payroll
- Send files/documents
- Order prospectuses
- Preconversion history (if applicable)
- Rate sensitivity calculator (DB plans only)
- Website users
- Glossary of terms
- Help
- Frequently asked questions (DB plans only)

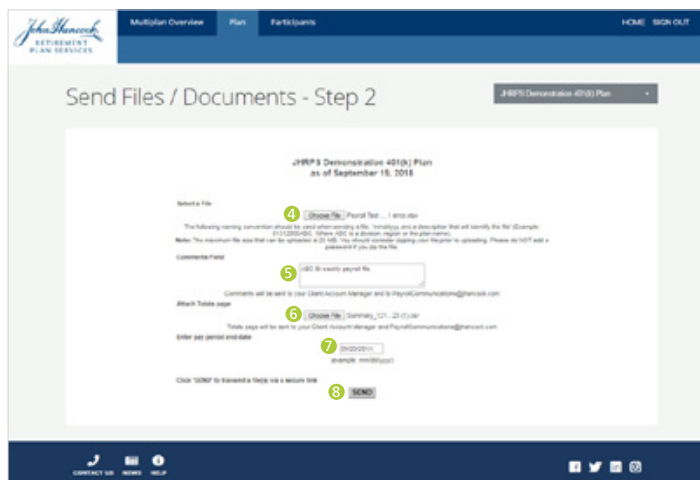
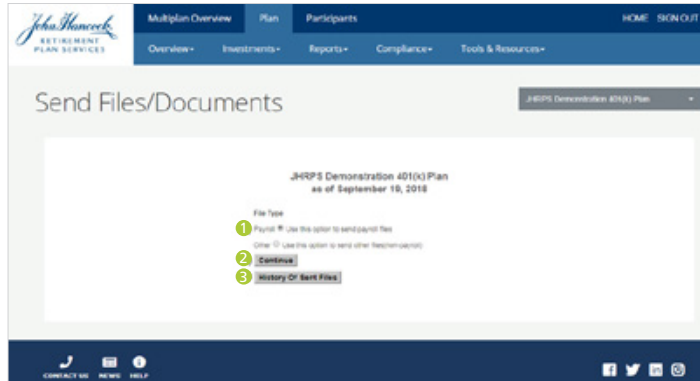
Transmitting payroll files

Select the “**Manage Payroll**” button on the Plan Overview page or select “**Send Files/Documents**” from the Tools & Resources dropdown menu to transmit payroll and demographic files as well as other document types to John Hancock through the secure server.

→ **Plans with straight forward payroll requirements and lower volume transaction files** will experience a self-service process for transmitting and viewing payroll files with John Hancock.

For details on this process – see the Payroll Self-service User Guide embedded within the self-service payroll module.

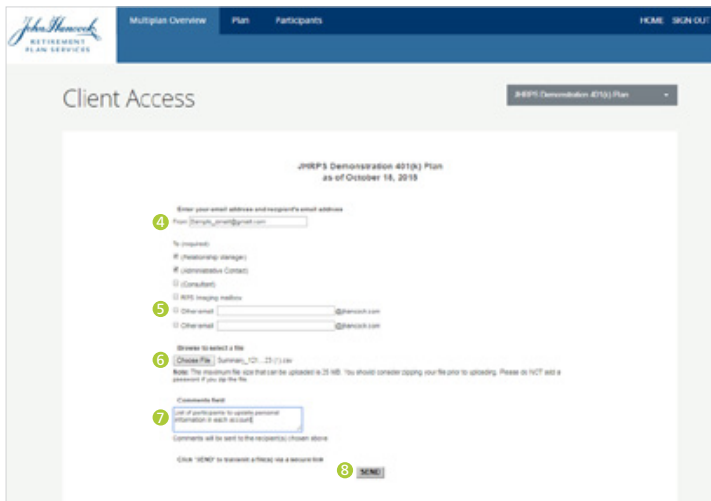
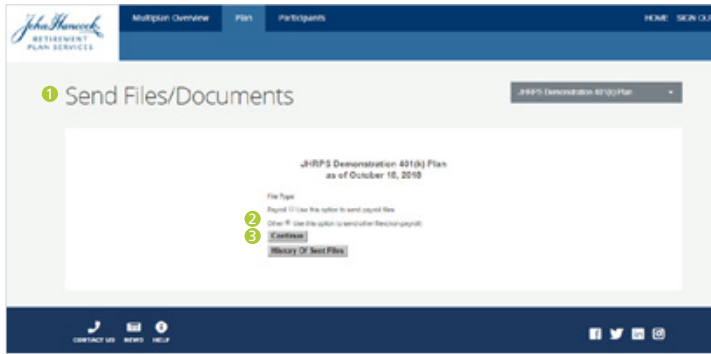
→ **Plans with complex payroll process or plan with high volume transaction files** will follow the process outlined below.



- 1 Select the button next to **“Payroll”**
- 2 Select **“Continue”**
- 3 Note: You may also select **“History of Sent Files”** to see the following information about historical files you have sent to John Hancock
 - Date and time
 - File name
 - File type
 - Sent by
- 4 Select **“Choose File”** and search your computer to select the file you wish to submit
- 5 **Add comments** to identify the file you are sending
- 6 Select **“Choose File”** again to locate and attach your control totals matching the file you are submitting
- 7 Enter the **pay period end date**
- 8 Select **“Send”** and you will receive a confirmation your file has been sent to John Hancock for processing. A JH payroll representative or your clients service team will contact you with regard to clearing potential errors and warning messages and once fully reconciled, will request funding and process the payroll to participant account

→ **Sending other documents and non-payroll files to John Hancock personnel**

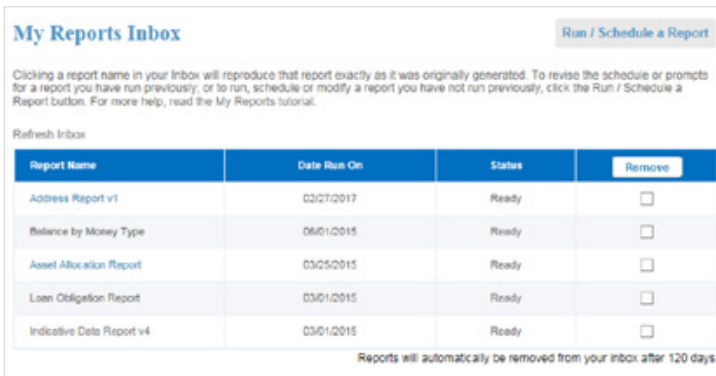
A similar process may be used to send any type of document to your service team via the secure server. This is a helpful tool to ensure personal and confidential information is transmitted securely.



- 1 Select **“Send Files/Documents”** from the Tools & Resources dropdown menu
- 2 Select **“Other”**
- 3 Select **“Continue”**
- 4 Enter your email address
- 5 Select or enter email address for JH contacts you wish to send the files/documents to
- 6 Select **“Choose File”** to attach the document or file from your desktop
- 7 Add comments to identify the file/document you are transmitting and what you would like the service team to do with it
- 8 Select **“Send”** and your service team will be notified you sent the file and they will login to the plan sponsor website to retrieve the file you sent via the secure server

Reports

Available to those with access to the Custom Reporting functionality, My Reports allows you to schedule reports to run automatically and customize reports in a variety of ways.



My Reports Inbox Run / Schedule a Report

Clicking a report name in your inbox will reproduce that report exactly as it was originally generated. To revise the schedule or prompts for a report you have run previously, or to run, schedule or modify a report you have not run previously, click the Run / Schedule a Report button. For more help, read the My Reports tutorial.


Refresh Inbox

Report Name	Date Run On	Status	Remove
Address Report v1	02/27/2017	Ready	<input type="checkbox"/>
Balance by Money Type	06/01/2015	Ready	<input type="checkbox"/>
Asset Allocation Report	03/25/2015	Ready	<input type="checkbox"/>
Loan Obligation Report	03/01/2015	Ready	<input type="checkbox"/>
Indicative Date Report v4	03/01/2015	Ready	<input type="checkbox"/>

Reports will automatically be removed from your inbox after 120 days.

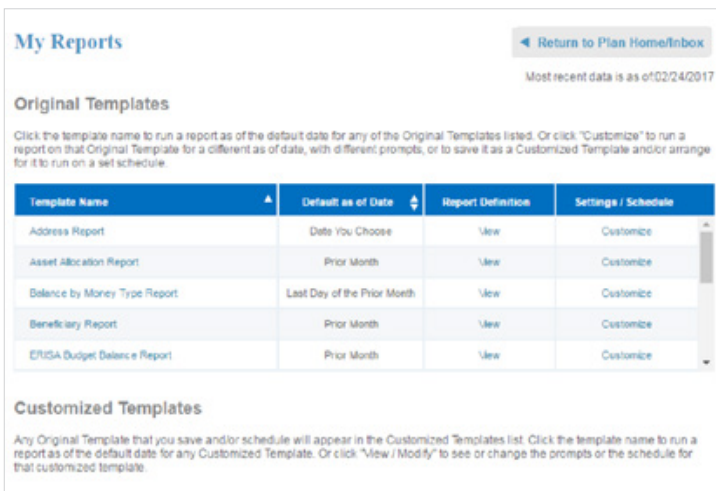
This easy-to-use feature is broken down into three main areas:

- 1 My Reports Inbox
- 2 Original and Customized template lists
- 3 Schedule and customize screen

 **TIP:** Reports you run will remain in the My Reports Inbox for 120 days. You may also remove reports from the inbox by selecting the box located on the far right and then clicking the 'Remove' button.

Using Original and Customized Templates

Selecting the "Run/Schedule a Report" button located at the top right of My Reports Inbox allows you to access the Original Templates reports below:



My Reports Return to Plan Home/Inbox

Most recent data is as of 02/24/2017

Original Templates

Click the template name to run a report as of the default date for any of the Original Templates listed. Or click "Customize" to run a report on that Original Template for a different as of date, with different prompts, or to save it as a Customized Template and/or arrange for it to run on a set schedule.

Template Name	Default as of Date	Report Definition	Settings / Schedule
Address Report	Date You Choose	View	Customize
Asset Allocation Report	Prior Month	View	Customize
Balance by Money Type Report	Last Day of the Prior Month	View	Customize
Beneficiary Report	Prior Month	View	Customize
ERISA Budget Balance Report	Prior Month	View	Customize

Customized Templates

Any Original Template that you save and/or schedule will appear in the Customized Templates list. Click the template name to run a report as of the default date for any Customized Template. Or click "View / Modify" to see or change the prompts or the schedule for that customized template.

- Address
- Asset Allocation
- Automatic Rebalance
- Balance by Money Type
- Beneficiary
- Deduction
- ERISA Budget Balance
- Loan Obligation
- Managed Savings—Automatic Increase
- OnTargetSM
- Participant Status
- Participant Cash Flow
- Target Date Fund
- Withdrawals Taken

 **TIP:** For new plans, the original template reports listed above are not available for access until one full quarter of history is available.

To run an Original Template, simply select the template name for the report you wish to run (in some cases, you must select the as of date for your desired report) and select 'Run Document'. You may also customize any of the original template reports by selecting 'Customize' under the Settings/Schedule column to create up to 30 Customized Template reports.

Subscription

My Reports Inbox Subscription

Report Name:

Original Template: Address Report

Schedule:

Run subscription immediately

The new scheduled report will overwrite older versions of itself.

Do not deliver after:

Send delivery notification to email address:

Prompts

INDEX

Summary of your selections

1 Select the 'as of' date for the data in your report.

2 Select Regions

3 Select Divisions

4 Participant Status

5 Select How to Display the Participant SSN

6 Select Participant Social Security Number

7 Bad Address Indicator

1. Select the 'as of' date for the data in your report.
Choose the date option that you want the data in your report "as of". The data will not reflect any adjustments made after the "as of" date. You can leave the "as of" date selected to the preset default or choose to "select" your own date (in this case, the actual date selection will be made on the next page in this step).
This prompt allows only one selection.
 Last Day of the Prior Month
 Select my own "as of" date

2. Select Regions
To include all regions in your report select "Include All Regions". To include only certain regions in your report choose the "Select Regions to Include" option.
This prompt requires at least one selection.

Customize Template options allow you to:

- Change the report name
- Run the report immediately, on a specified date, or scheduled to run automatically on a recurring basis
- Update an email address to receive notification each time your report is run
- Include or exclude certain data items from original template reports. Customization filters vary by report but may include: as of date, check date, region name, division name, participant status, and SSN display options.

Be sure to scroll all the way to the bottom of the customization box and select "**Save**" to save your report to the Customized Templates section of your web page.

Withdrawals Taken Report as of 03/01/2017 - 03/31/2017

Plan Employees' Savings Trust Plan

Review withdrawals Participants have taken from their accounts. This report will default to run data for the prior month.

Prompt 1: Select the check date for the data in your report.
Prior Month
Prompt 2: Select Regions
Include all Regions
Prompt 3: Select Divisions
Include all Divisions
Prompt 4: Participant Status
Prompt not answered
Prompt 5: Select How to Display the Participant SSN
Masked SSN
Prompt 6: Select Participant Social Security Number
Include All Social Security Numbers
Prompt 7: Select Payment Types
Include All Payment Types
Prompt 8: Enter the value for Plan Code
N25402

Social Filter:
[Check Date (S)] Between 3/1/2017 and 3/31/2017 and [Payment Type] = Admin Fees, Loan Fees, Managed Accounts Fees, Other Fees, Other Withholding, QROD Fees, Rollover/General Fee, Withdrawal Management Fee, Voice Response Fees, Short Term Trade Fee And [Plan Code (S)] = "N25402"

Scroll right (see bottom scrollbar in the report) to see all the data and access the report's vertical scrollbar.

Masked SSN	Employee Number	Last Name	First Name	Status	Division Name	Region Name	Payment Description	Withdrawal Type	Check Date	Pay In Participant
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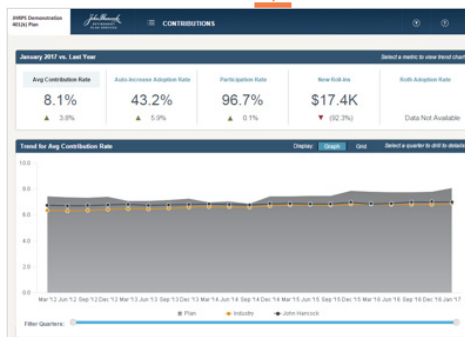
Month-end and quarter-end reports are generally updated with current information within 3 to 12 business days from month or quarter-end depending upon the type of information available in the report.

TIP: To print or export your report to Excel or PDF, simply click the menu icon in the upper left corner of the report and select print or export.

RPS Client Analytics

Our data platform helps us understand plan performance and participant behavior, model outcomes, and make proactive recommendations, resulting in retirement preparedness for your participants.

Understanding the factors that drive plan health is crucial to establishing and maintaining a population that is on track for retirement. We leverage deep data to report plan health numbers, measure industry trends, and understand participant behaviors.



RPS Client Analytics is dynamic, interactive and:

- Allows adjustment by parameters such as age and date range
- Enables users to quickly review the entire plan or subsets of participants
- Captures and displays data from a point in time
- Provides industry segmentation for more relevant benchmarking, and
- Allows for plan design analysis to provide comprehensive picture of current, optimal and future plan state.

Retirement readiness

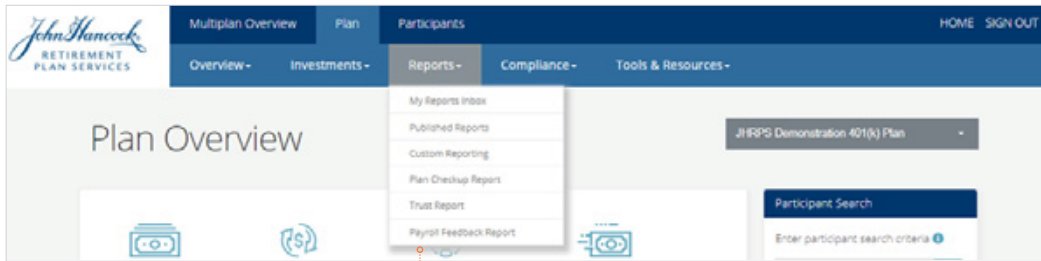
Your plan's retirement readiness score—the percentage of the plan's population that is on track for retirement and how that has changed year-over-year—is so important to how we help move the needle through our consultative and data-driven customer service. For that reason, we feature the plan's retirement readiness score right on the RPS Client Analytics home page.






Current dashboards include:

- Allocations & Equity Exposure
- Contributions
- Loans
- Retirement Readiness, and
- Adopted Plan Design Features (Plan Blueprint).

Plan Reports

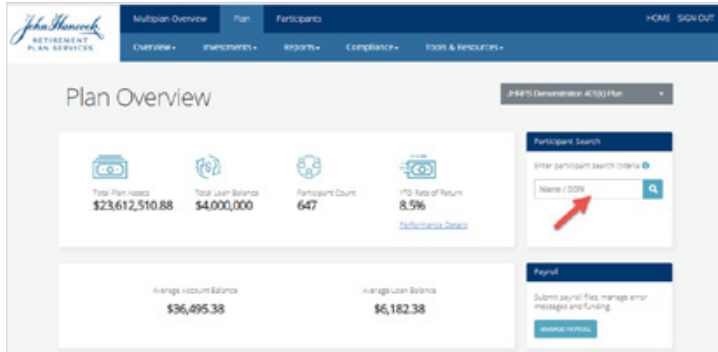
The plan sponsor website provides easy access to a variety of plan level reports that helps you more easily keep track of what is going on in your plan. Some notable reports accessible from the Reports drop down menu are:



<p> Published Reports/Files</p>	<p>This includes reports and files run by your John Hancock service team and made available to you on the secure server. These include custom reports saved specifically for you, Compliance and Governmental Reports used for compliance testing, Quarterly Investment Summary often used for investment reviews, and Tax Reporting providing copies of all participant 1099R tax forms by year.</p>
<p> Custom Reporting</p>	<p>This is a highly customizable reporting tool that allows you to pull virtually any data field from our recordkeeping system into a report that can be exported for your convenience.</p>
<p> Plan Checkup Report</p>	<p>This provides historical access to each quarterly service review report including statistics for your plan and participants. This report allows you to understand participant behavior, spot trends and compare your plan's data to benchmarks by industry and John Hancock's entire client base.</p>
<p> Trust Report</p>	<p>You can access historical quarterly and annual Trust Reports that summarize all plan fund accounts held in the plan's trust accounts.</p>
<p> Payroll Feedback</p>	<p>This provides access to a full year's worth of payroll feedback files for your use in managing your current payrolls as well as historical reference.</p>

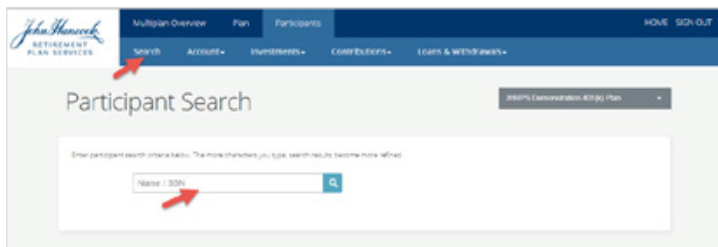
Searching for participants

Finding participants is easy with type ahead functionality from the prominent location on the Plan Overview page. Just begin typing the participant's first or last name, and the more you type, the more refined the search results become. Once you see the participant you are looking for, select the participant's name and you will be taken to the Account Overview page for that participant.



Plan Overview

You may also search by typing a full and accurate social security number into the search field and the participant name will appear. Select the participant's name and you will be taken to their Account Overview page.



Participant Search

Finally, when you are in any participant page you can also search for other participants by selecting Search from the menu options, and you follow the same process described above.

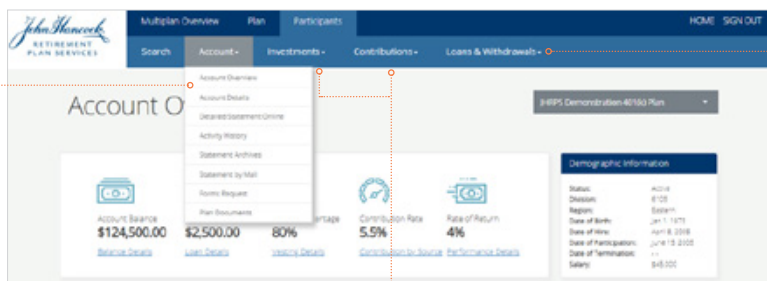
Participant Account Overview

Key participant information is pulled forward, so you can see at a glance what is going on in your participants' accounts. The page includes:

- **Key metrics** – with links to more detailed information where appropriate
- **Demographic information** – including status, important dates, division and region codes
- **Deferral rates by source** – to see what your participants are contributing to the plan
- **Vesting information** – to understand vested percentages and balances by source
- **Contact information** – with a link to view and update participant information if your user access allows you may be able to:
 - Change the participant's address
 - Add or modify a participant's email address and phone number
 - Flag a participant account in the event of a Domestic Relations Order
 - Update a participant account with leave of absence dates, rehire date, disability date and termination date

There is a wealth of information available regarding participant accounts viewable from the Participants tab using the dropdown menus. The following pages are available including all the details you need to assist participants with understanding and managing their accounts, and ... so you can research and resolve business questions related to administration of your plans.

Note: Not all plan or user permissions allow for access to all the items below.
If you need additional access to information please contact your John Hancock service team.



Account:

- Account overview
- Account details (for DC plans) or Personal details (for DB plans)
- Employee contributions (for DB plans only)
- Detailed statement online
- Activity history
- Statement archives
- Statements by mail
- Forms request
- Plan documents

Investments:

- Investment summary
- Investment election change
- Dividend payment election (for plans with company stock only)
- Personal rate of return
- Retirement planning

Contributions:

- Contribution rate change
- Enroll a participant
- Deferral and distribution elections (for NQ plans only)

Loans & Withdrawals (for DC plans):

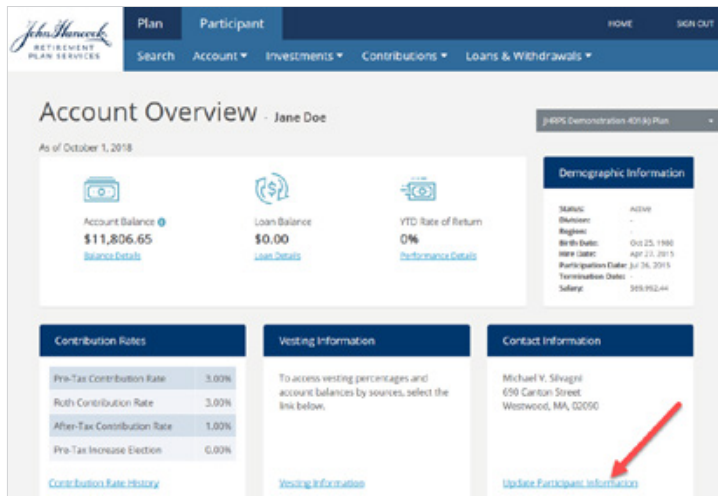
- Review current loan
- Model new loan
- Initiate distribution
- Initiate withdrawal
- Held transactions

Benefits (for DB plans only):

- Benefit summary
- Benefit estimate calculator
- Request retirement application

Update participant information and process participant transactions

Access participant information change options in one convenient place via the link in the Contact Information widget on the Account Overview page.



Here you can see participant name, address, relevant dates, contribution rates, and total account balances.

Account Overview

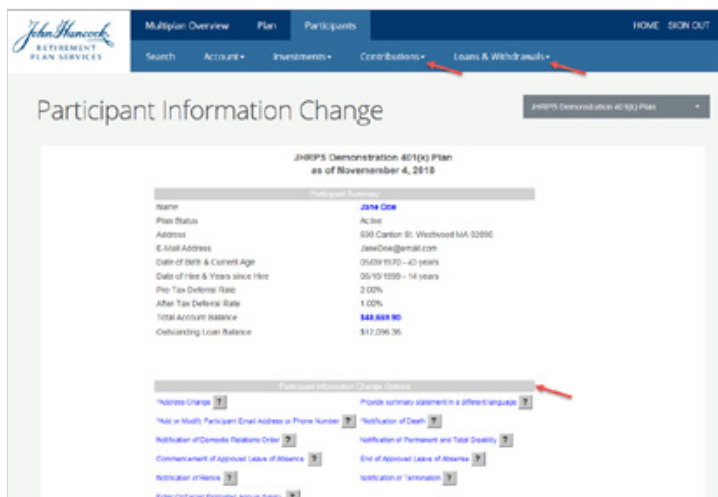
Here you can see participant name, address, relevant dates, contribution rates and total account balances. See red arrow below.

If you have appropriate security access to do so, you may also be able to:

- **Change** the participant's address
- **Add or modify** a participant's email address and phone number
- **Flag** a participant account in the event of a Domestic Relations Order
- **Update** a participant account with leave of absence dates, rehire date, disability date and termination date

Participant transactions

Depending on your level of security access, you may either be able to view or change the following for plan participants using the Contributions and Loans & Withdrawals dropdown menus and following the simple on-screen instructions.



Participant Information Change

- Beneficiary information
- Contribution rates
- Investment elections
- Model a new loan or review current loan information
- View or initiate distributions or withdrawals from the plan

Anything processed on behalf of a participant via the plan sponsor website will generate confirmation mailed directly to the participant's address on record.

PLEASE NOTE: Any changes made before 4:00 PM ET will take effect the next business day, and any changes made after 4:00 PM will not take effect until the following business day.

For more information, contact your John Hancock service team



Specific Plan Inquiries Phone:

Use the local phone number provided to you by your Client Service Manager or see the Team Contacts widget on the lower right side of the Plan Overview page to locate the contact you wish to reach and their phone number.

Participant Services Phone:

1.800.294.3575



Website:

Access any team member's e-mail address via the Team Contacts widget on the lower right side of the Plan Overview page to generate an email directly via your email application.



Mail Attention:

(Plan Name/CSM)
690 Canton Street
Suite #100
Westwood, MA 02090



Courier Attention:

(Plan Name/CSM)
690 Canton Street
Suite #100
Westwood, MA

This material is for plan sponsor use only. Not for use with plan participants. | 15



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The content of this document is for general information only and is believed to be accurate and reliable as of posting date but may be subject to change.

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