

A simple decision may make a big difference to your future¹

Making an educated decision about what to do with your retirement plan money begins with understanding each of your choices. Be sure to ask your Fund Office or plan contact if you're eligible to take a distribution.

- Keep your money in your existing plan** – You may be able to keep your money in your retirement plan with John Hancock. Your Fund Office can provide plan-specific guidelines.
- Move to another plan** – If you're now contributing to another qualified retirement plan, you may be able to transfer your retirement money to that plan. Check with the Fund Office of your new plan for specific rules.
- Roll over to an IRA** – A rollover IRA is set up to keep the money you've moved from a qualified plan invested and growing tax-deferred. You can also add contributions and combine balances from other retirement accounts. Many financial providers, including John Hancock, offer rollover IRAs.
- Take a cash distribution** – You can withdraw money from your retirement plan and take it in cash. Generally speaking, you'll need to pay taxes and possible penalties when you take a cash distribution.

There may be additional options that are available only under your specific plan. Please check with your Fund Office or plan contact for more information.

1 There are advantages and disadvantages to all rollover options; you are encouraged to review your options to determine if staying in a retirement plan, rolling over to an IRA or another option is best for you.

When withdrawing money from your plan, carefully consider the options available to you including rolling your money over to another qualified account to avoid potential tax penalties.

Making an educated decision about what to do with your retirement plan money begins with understanding each of your choices. We're here to help.

 **1-866-401-2472**

 You can also view our video at
jhrps.com/heretohelp



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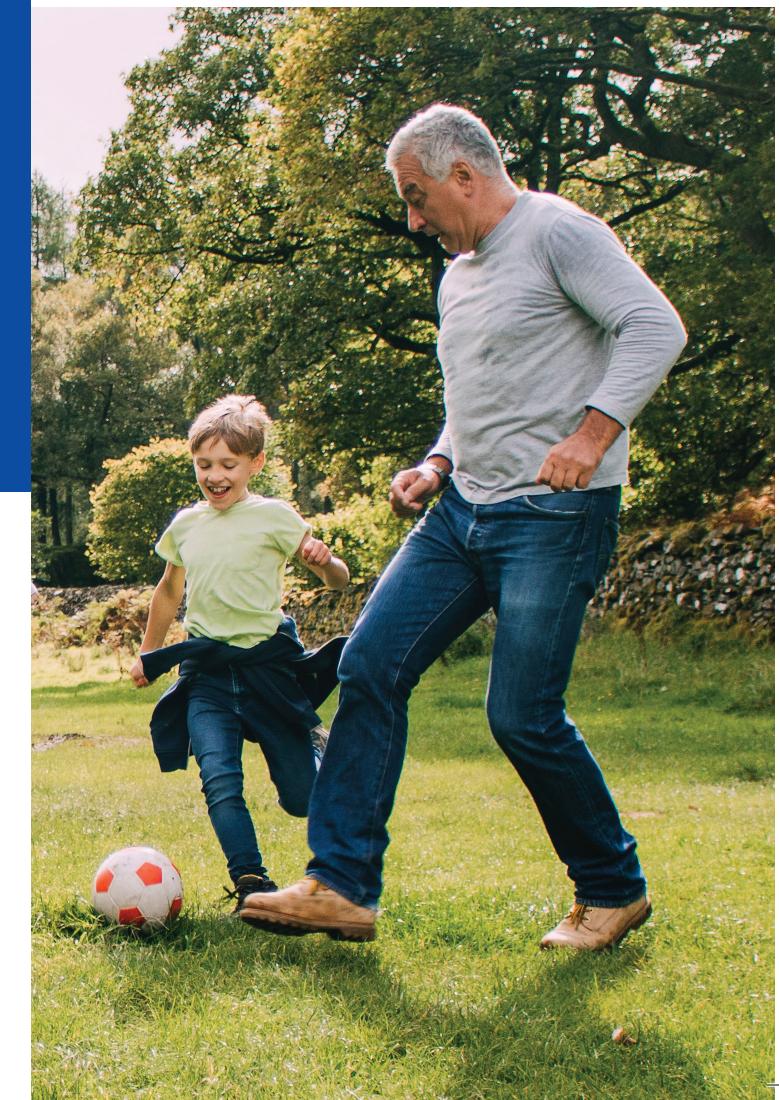
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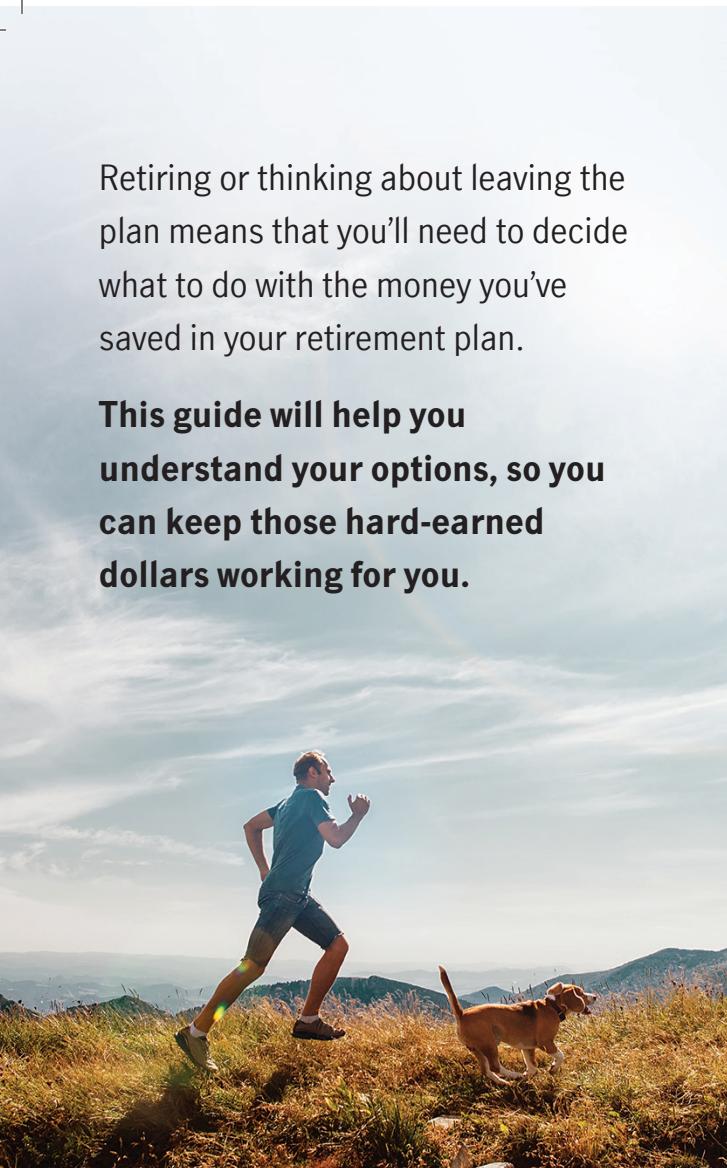




Thinking about *retiring?*

A guide to your retirement plan options.





Retiring or thinking about leaving the plan means that you'll need to decide what to do with the money you've saved in your retirement plan.

This guide will help you understand your options, so you can keep those hard-earned dollars working for you.

Call us at 1-866-401-2472 to learn more about your options.

And don't forget... reach out to your Fund Office or plan contact to make sure you're eligible to take a distribution.

Making a choice that makes sense for you

Our experienced representatives are here to help you understand your options. You'll find them knowledgeable and well-versed in the many rules around taking a distribution from your retirement plan.

Their number one objective is to help you make an informed decision that's consistent with your needs, financial goals and interests. They'll take into account a variety of factors, including cost.

Commitment to you

No matter which option you choose, you can count on us to assist with any next steps. And there's no cost for our services.

Know the facts before taking cash

You can choose to take a cash distribution from your retirement plan, but it may not be in your best interest. Depending on your age and other factors, taxes and possible penalties may be due. As this example shows, taking a cash distribution of \$20,000 today would only give you \$12,000 after taxes and penalties. But if you roll over that \$20,000 into an IRA so it could keep on working, it has the opportunity to grow and may be worth \$64,143 (\$44,900 after taxes) in 20 years. Even if you invested the cash for 20 years in a taxable account, you might only end up with \$27,323.

Taking the next step



John Hancock's retirement specialists are available to:

- Answer any questions
- Review all of your choices with you
- Assist with completing any paperwork

Each year we help thousands of individuals just like you understand their retirement plan distribution options.

Call us at **1-866-401-2472** to learn more.

Taking a \$20,000 distribution now vs. rolling over²



Value of rollover in 20 years



Invest the cash distribution for 20 years

A potential **\$32,900** difference!

\$12,000

Cash distribution now

²This hypothetical example assumes a 25% federal income tax rate, a 5% state income tax rate, and a 10% IRS early withdrawal penalty on the Cash Distribution amounts. It also assumes a 6% average annual return on the rollover and the reinvested cash distribution. For illustrative purposes only. Not indicative of any particular investment. Past performance does not guarantee future results.