

I.B.U. of the Pacific National 401(k) Plan

Account Reduction Loan Instructions

You have the ability to both model and initiate a loan on your account by contacting a John Hancock Customer Service Representative or by logging into your John Hancock MyPlan account www.johnhancock.com/myplan

- a. A Customer Service Representative will be able to assist you with both modeling and initiating a loan for different loan amounts for up to a maximum timeframe of five years. Call JHRPS MyPlan Direct toll-free at **1-833-338-6466** and speak with a Customer Service Representative for more information or logon to your account online by following the instructions below.
- b. Go to www.johnhancock.com/myplan and enter “**Username and Password**”. Click on “**Register Now**” to establish your online access for first time users (**enter requested information to register your account**).
 - i.. After clicking on “**loans and withdrawals**”, a drop-down menu will appear and you will need to select “**Loans**”.
 - iii. Upon clicking on the “**Loans**” tab, both the loan provisions and your available loan amount will be available. At the bottom of the page, you will be able to model and initiate a loan for differing amounts for up to a maximum of five years. In order to view the repayments amount and/or initiate a loan, you will need to click on “**Calculate**” tab.
 - v. Upon clicking on the “**Calculate**” tab, you will be provided with the repayment amount and duration of the loan. You are able to model the loan for a different amount or timeframe by clicking on “**Recalculate**” tab or complete the loan by clicking on the “**Request Loan**” tab.

NOTE: For married participants, a spousal consent form will be included with your loan application and will need to be completed to finish the loan process.

You will also be required to fill out an IBU 401(k) Loan Auto-Payment form which can be emailed to you – it will be online at www.ibubenefits.com