

Plan for tomorrow

MAKE A SMART DECISION ABOUT YOUR FUTURE TODAY



INLANDBOATMEN'S UNION OF THE PACIFIC NATIONAL 401(K) PLAN

You are eligible to change your contribution rate today!

Contact your Fund Office or Employer to choose your contribution rate in the plan.



The benefits of participating



A retirement plan can be one of the best ways to help you prepare for retirement.

By starting today, you'll be taking important steps to save for your future. Your retirement plan can provide you with a number of savings advantages including:

- Saving on your taxes with tax deferred¹ earnings
- Helping you realize your financial goals with the power of compound earnings
- Lowering average investment costs by dollar cost averaging²
- Effortlessly saving through automatic payroll deductions

¹ Ordinary income taxes due upon withdrawal. Withdrawals before the age of 59½ may be subject to an early distribution penalty of 10%.

² Dollar cost averaging does not guarantee a profit or protect against a loss. Systematic investing involves continuous investment in securities regardless of price level fluctuation. Participants should consider their resources to continue the strategy over the long term.



It's never too early or too late to start.

To see the benefit time can have on your investments, try the compound earnings calculator today. Visit www.jhetools.com/earnings or scan the QR code.

What does retirement look like to you?



It's impossible to predict everything about retirement.

But if you take the time to envision some of the things that you know will be important, you can start to lay the foundation today.

To help picture yourself in retirement, we've made it easier by providing you with six different profiles that give you an idea of the level of income you might need annually in retirement.



Check out our retirement profile videos at www.jhetools.com/profiles or scan the QR code.

Which profile best matched your desired retirement lifestyle?





Consider tax-deferred contribution limits.

It is important to know there are limits to how much you can contribute. For more information about annual IRS and plan contribution limits, refer to your '**Summary Plan Description**' (SPD).

How much should you contribute?



Your retirement reality check.

The financial freedom you plan on enjoying during retirement largely depends on money saving practices you use today. And when you consider all the variables such as income, Social Security benefit, savings, age at retirement, and your health, you can conclude that virtually every retirement is going to be unique.

You're always in control

If you start contributing \$2/hour at the age of 22 you'd end up with over **\$1.14 million dollars** at the age of 65 (average annualized rate of return of 7%). However, if you wait until the age of 30 years old to start saving, you would only end up with **\$628K**. Getting that extra start could mean **more than \$512K** in your retirement nest egg.

If \$2/hour doesn't seem affordable and is not part of your reality right now, start small and use the advantage of time to gradually increase your contribution rate each year. Each small step can help bring you closer to your retirement planning goal.

* This hypothetical illustration used for informational purposes only, assumes a 40 hour work week for 52 weeks a year. There is no guarantee that the results shown will be achieved, and the assumptions provided may not be reflective of your situation.



Try the contribution calculator.

To figure out how much you should be contributing, visit www.jhetools.com/contribution or scan the QR code.

Understanding investments



Important investment concepts:

- Risk versus return
- Using diversification to manage risk

The relationship between risk and return

Each type of investment has risk and return characteristics. Generally, as risk increases, so does the potential for greater returns or losses. While investments have risk that you may lose part (or all) of the original money you invested, there is also risk of not meeting your retirement goals. It's not always better to avoid risk because you may also be avoiding the returns you need for the retirement you want.

It's important to consider the following:

- Investments with greater risk have a higher volatility, but also offer greater potential for higher return.
- Conservative investments have a lower volatility, but tend to grow more slowly and steadily.



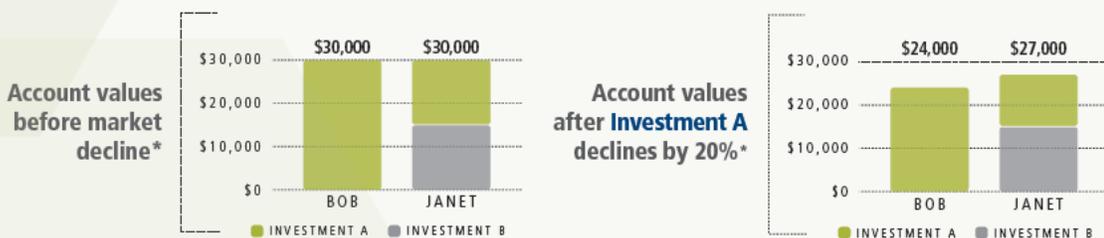
The investment options you choose and how much money you put into each has a big impact on your overall risk and potential return.

Using diversification to manage risk

Having all of your retirement savings in a single investment or asset class may be risky. If something should happen to that investment or asset class, your savings could be put at a risk. By spreading your money across different types of investments, you are diversifying your portfolio and creating a mix with a level of risk you are comfortable with.

How diversification works

Imagine two investors, Bob and Janet, each with \$30,000 invested. Bob has put all his money in just one investment. Janet, however, has split her \$30,000 equally between two investments.



Now imagine what happens if Investment A loses some of its value, while Investment B remains stable. Bob, who held only Investment A, sees his portfolio decline by 20% in this case by \$6,000. Janet, however, who was diversified, is less impacted – the investment that dropped by 20% caused her portfolio to decline by only \$3,000 or 10%. Since Janet spread out her investment, her risk was reduced.

*Hypothetical example for illustrative purposes only. Diversification does not guarantee a profit or assure against a loss. There is no guarantee that any investment strategy will achieve its objectives.



Want more information on investments?

Ready to invest? We can help. See how easy we've made investing.

Visit mylife.jhrps.com and from the 'Menu' select 'Investment Strategies'.

Ways to invest



When investing your money, you may want to think about a number of factors including your anticipated retirement date, how much you'll need to save, and your tolerance to risk.



Target Date Portfolios

- One step diversification
- Asset mix is professionally managed
- Low involvement by you



Build Your Own Portfolio

- Asset mix is managed personally by you
- Revisit your strategy as needed
- High involvement level by you

It is your responsibility to select and monitor your investment options to meet your retirement objectives. You might want to review your investment strategy at least annually. You may also want to consult your own independent investment or tax advisor or legal counsel.

Neither asset allocation nor diversification ensures a profit or protection against a loss. Note that an asset allocation fund may not be appropriate for all participants, particularly those interested in directing investment options on their own.



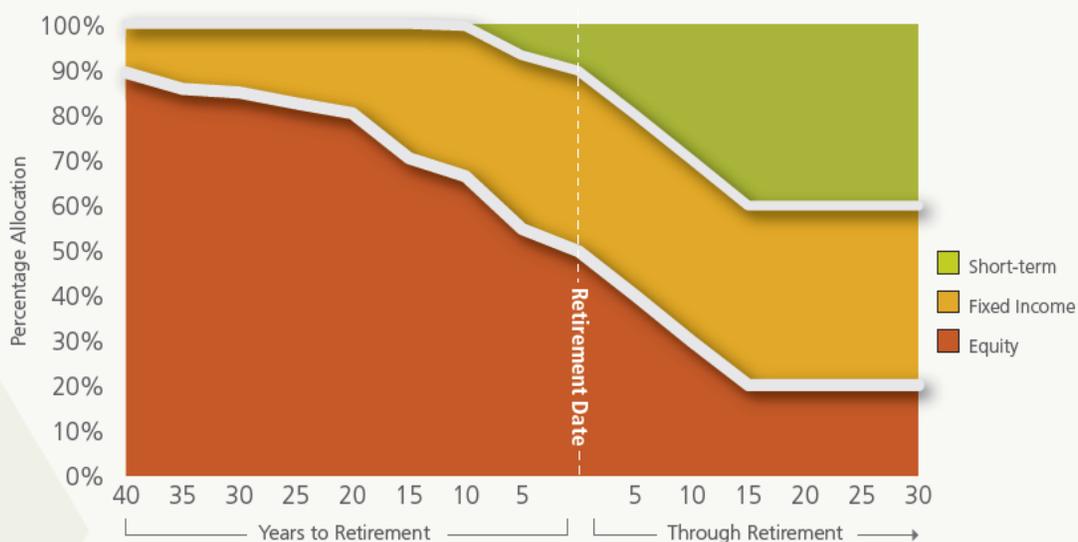
View your plan's investment options.

To view all the available plan investment options, including individual fund fact sheets, visit mylife.jhrps.com/investment_info and enter your plan code of TH4402.



Professionally managed asset allocation based on age — Target Date Portfolios

These portfolios are professionally managed and provide one-step diversification based on a target date. Over time, the portfolio automatically 'glides' from equities and stocks to a more conservative investment mix, as it gets closer to a target retirement date.



How do you know which one to pick?

As an example, Joe was born in 1971 and wants to retire at age 67 (approximately in year 2038). He reviews his personal circumstances and retirement needs and determines the portfolio date closest to his target retirement date is the right choice. It can be as simple as that.

When making investment decisions, it's important to carefully consider your personal circumstances, current savings, monthly earnings and retirement lifestyle goals and risk profile.

Although the target date funds are managed for investors on a projected retirement date time frame, the fund's allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor is assumed to retire and begin taking withdrawals.

Each Target Date Portfolio has an associated target date based on the year in which participants plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of an investment in these Portfolios is not guaranteed at any time, including at or after the target date.



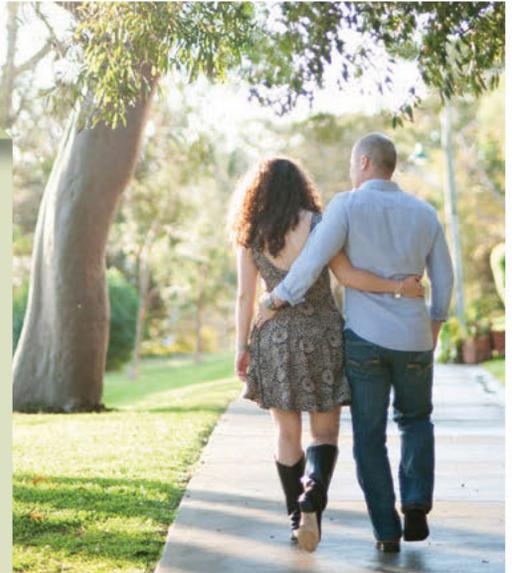
Build your own portfolio

When considering building your own portfolio it is important to consider what type of investor you are as it relates to risk. Based on all this information and using the investment options available to you, you can construct your portfolio. You may want to think about risk versus return, and diversification as you select investment options. Make sure to take your entire situation into consideration, including life events or assets held in other accounts.

You can quickly determine your personal risk tolerance by answering a few simple questions with our risk quiz available at www.jhetools.com/riskquiz.

Diversification does not guarantee a profit or assure against a loss.

Get started



Take control of your financial future today.

**Contact your Fund Office or Employer to choose your contribution rate in the plan.
Once you've chosen your contribution rate, register for the website.**



Online

Visit mylife.jhrps.com.
Click on 'First visit? Register here'.



Mobile

Download our **mylifeflow™** app or scan the QR code.

Inlandboatmen's Union of the Pacific National 401(k) Plan (“Plan”)

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE

You have the right to direct the investment of contributions in your account in any of the investment options available under the Plan. If you do not make an investment election, contributions made on your behalf will be invested in the Plan's “default” fund.

The Plan's default fund (“Default Fund”) is the Target Date fund that is based on your date of birth, according to the following chart:

Year	Default Investment
1947 or earlier	T Rowe Price Retirement 2010
1948 — 1952	T Rowe Price Retirement 2015
1953 — 1957	T Rowe Price Retirement 2020
1958 — 1962	T Rowe Price Retirement 2025
1963 — 1967	T Rowe Price Retirement 2030
1968 — 1972	T Rowe Price Retirement 2035
1973 — 1977	T Rowe Price Retirement 2040
1978 — 1982	T Rowe Price Retirement 2045
1983 — 1987	T Rowe Price Retirement 2050
1988 or later	T Rowe Price Retirement 2055

The enclosed Fund Fact Sheet for the Default Fund contains a description of the investment objectives, risk and return characteristics, and fees and expenses.

Investment information concerning the other investment options available under the Plan is provided in the enclosed Fund Fact Sheets and can be obtained by contacting John Hancock at mylife.jhrps.com or by calling 800.294.3575.

About Risk

The “target date” in a target date fund is the approximate date an investor plans to start withdrawing money. Because target date funds are managed to specific retirement dates, investors may be taking on greater risk if the actual year of retirement differs dramatically from the original estimated date. Target date funds generally shift to a more conservative investment mix over time. While this may help to manage risk, it does not guarantee earnings growth nor is the fund's principal value guaranteed at any time including at the target date. You do not have the ability to actively manage the investments within target date funds. The portfolio managers control security selection and asset allocation. Target Date funds allocate their investments among multiple asset classes which can include U.S. and foreign equity and fixed income securities. An investment in a target-date fund is not guaranteed, and you may experience losses, including losses near, at, or after the target date. There is no guarantee that the fund will provide adequate income at and through retirement. Consider the investment objectives, risks, charges, and expenses of the fund carefully before investing.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at 800.294.3575 or visit our website at mylife.jhrps.com. Please read the prospectus carefully before investing or sending money. Prospectus may only be available in English.

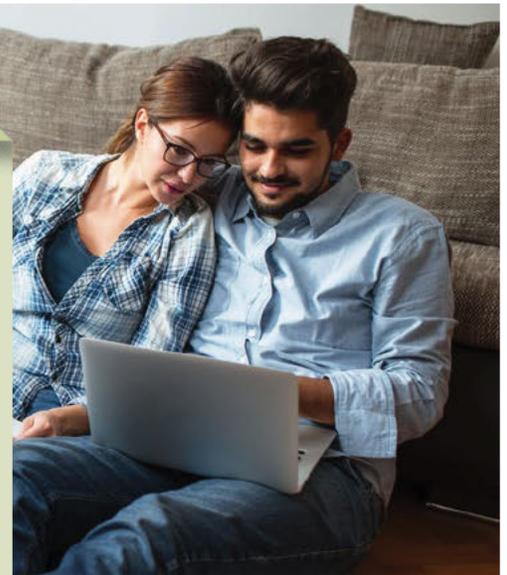
John Hancock Retirement Plan Services, LLC is also referred to as "John Hancock".

John Hancock Retirement Plan Services, LLC offers plan administrative and recordkeeping services to sponsors or administrators of retirement plans, as well as a platform of investment alternatives that is made available without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Retirement Plan Services, LLC does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity. John Hancock Trust Company LLC provides trust and custodial services to such plans.

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Our website



Easily personalize your account.

Manage your account

- Review your account balance
- Tailor your personal goal
- Update your investment selection(s)
- Contact your Fund Office in order to provide up-to-date beneficiary information

Access the tools and resources available to you

- View your year-to-date contributions with personal rate of return
- Monitor and adjust your retirement goal to help stay on track
- Review your statements
- Get tips, tools and information on becoming financially fit
- Access your Summary Plan Description, Fund Facts sheets and Fund Prospectuses (if applicable)

Consider consolidating your accounts.

You may be able to combine your other retirement accounts with your retirement plan with John Hancock. Contact us at **1-800-555-5165** for more information.

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

Personalize your account now.
Take control of your financial future.



Download

our **mylifeflow™** app
or scan the QR code



Visit

mylife.jhrps.com



Call

800-294-3575

8 a.m. to 10 p.m. (ET), Monday to Friday
or 1-888-440-0022 for assistance in
Spanish between 10 a.m. to 8 p.m.



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John Hancock Retirement Plan Services, LLC offers administrative and recordkeeping services to sponsors and administrators of retirement plans, as well as a platform of investment alternatives that is made available without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Retirement Plan Services, LLC does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity. John Hancock Trust Company LLC provides trust and custodial services to such plans.

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