



# Let's *talk.*

Prepared for Operative Plasterers and Cement Masons  
Profit Sharing Annuity Plan

**Important information enclosed**

Please review the details on how your retirement  
account will be invested.



John Hancock Retirement Plan Services, LLC and Operative Plasterers and Cement Masons  
are not affiliated and neither are responsible for the liabilities of the other.



# Hi

Great news! The Board of Trustees have partnered with John Hancock to provide you with a retirement savings plan.

We're busy preparing for your arrival, but in the meantime, there are a few things you'll need to know. **Ready?** Let's get started.

## Need to talk?

Call us anytime during the process if you have questions at 1-833-38-UNION.

## Here is what you need to know.

Your account will be moving from your prior provider starting June 16, 2025 and will be set up with us by September 17, 2025. While it is on the move, you will not have access to your account. Once your plan is live, you should:



## Register

Anytime after September 17, 2025, go to [myplan.johnhancock.com](https://myplan.johnhancock.com), scan the code or download **John Hancock's retirement app**.

For Android



For iOS



## Already have an account?

We want to make sure you're happy with where your money is being invested, so we need you to review some important investment details and dates. You can make investment changes any time after your account has been transferred to ensure your savings are invested exactly how you want them to be.

# Take control of your financial *future* today!

Anytime after September 17, 2025, go to [myplan.johnhancock.com](https://myplan.johnhancock.com) or download **John Hancock's retirement app** to:

## Connect

your retirement accounts\* to see your total retirement savings in one place

## Analyze

your cashflow, spending patterns and debts to effectively manage your budget

## Create

action plans and strategies to achieve your goals for today and tomorrow

# Start to *explore.*

[myplan.johnhancock.com](https://myplan.johnhancock.com)

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Access to powerful tools and resources to help you get financially fit

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Link your accounts to see the big picture

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Take the Financial Wellness Assessment

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Set a retirement goal and track your progress

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Manage your investments

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See your account balance, personal rate of return and your latest statement

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Learn how to manage your finances for today and tomorrow

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\*As other options are available, you are encouraged to review all of your options to determine if combining your retirement accounts is suitable for you.

# Let’s dive into this a bit more.

## Where is my money going?

The Trustee(s) of your retirement plan have decided to transfer your account balances and any future contributions you make into the following investment option(s):

Balances in this fund	will be invested in this fund
Pooled Account Funds*	Balances in this fund will be invested initially in the JP Morgan US Gov MMKT Fund. After participant data has been received and reconciled, assets will be reinvested into the age appropriate Vangaurd Retirement Target Date Fund.*
Illiquid Real Estate Holdings*	Real Estate Portfolio*

Your account will be in motion and unavailable starting **June 16, 2025** through to **September 17, 2025**, or possibly sooner. During this time you are unable to access your account or obtain a distribution. Whether or not you are planning on retiring soon, carefully consider how this blackout period may affect your retirement planning.

## The Board of Trustees are also adding these investment option(s):

Vanguard Target Retirement Income Fund
Vanguard Target Retirement 2020 Fund
Vanguard Target Retirement 2025 Fund
Vanguard Target Retirement 2030 Fund
Vanguard Target Retirement 2035 Fund
Vanguard Target Retirement 2040 Fund
Vanguard Target Retirement 2045 Fund
Vanguard Target Retirement 2050 Fund
Vanguard Target Retirement 2055 Fund
Vanguard Target Retirement 2060 Fund
Vanguard Target Retirement 2065 Fund

Funds continue on next page.

\* This is not a mutual fund.

The Plan is intended to constitute a Plan described in Section 404(C) of the Employee Retirement Income Security Act of 1974 (“ERISA”). Under this rule, you have control and can decide how the assets in your account are invested. Section 404(C) also provides that the Plan’s fiduciaries are not liable for poor investment performance or losses resulting from your investment choices. This means that you are responsible for your investment decisions under the Plan.

**The Board of Trustees are also adding these investment option(s):**

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Vanguard Target Retirement 2070 Fund

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Default investment fact sheets, including information regarding expense ratios and redemption fees, are included in this mailing. Please review the investment fact sheets carefully.

Funds in your plan may have implemented restrictions such as short-term trading fees and/or trading blackout periods on certain transactions. Please refer to the fund prospectus for more information.



[myplan.johnhancock.com](https://myplan.johnhancock.com)

# Operative Plasterers and Cement Masons Profit Sharing Annuity Plan (“plan”) qualified default investment alternative notice

You have the right to direct the investment of your account among any of the investment options available under the Plan. If you are a participant or beneficiary in the Plan and do not have an investment election on file, any contributions made on your behalf will be invested in the Plan’s “default” investment (the “Default Fund”), the Vanguard Target Retirement Income based on the following schedule:

Year of birth	Default investment
1952-Earlier	Vanguard Target Retirement Income Fund
1953-1957	Vanguard Target Retirement 2020 Fund
1958-1962	Vanguard Target Retirement 2025 Fund
1963-1967	Vanguard Target Retirement 2030 Fund
1968-1972	Vanguard Target Retirement 2035 Fund
1973-1977	Vanguard Target Retirement 2040 Fund
1978-1982	Vanguard Target Retirement 2045 Fund
1983-1987	Vanguard Target Retirement 2050 Fund
1988-1992	Vanguard Target Retirement 2055 Fund
1993-1997	Vanguard Target Retirement 2060 Fund
1998-2002	Vanguard Target Retirement 2065 Fund
2003-Later	Vanguard Target Retirement 2070 Fund

This investment is intended to satisfy the requirements of a “qualified default investment alternative” (“QDIA”) under the Employee Retirement Income Security Act of 1974 (“ERISA”). A copy of the Fund Fact Sheet for the Plan’s default investment is attached to this Notice.

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

If you do not make an investment election and your account is invested in the Default Fund, you may transfer all, or any part of it, into any other available investment options by contacting John Hancock. Transfer fees (if any) are generally waived during the 90 days following your initial investment in the Default Fund. Information regarding all of the Plan’s investment options and procedures for changing investment elections is available by contacting John Hancock.

# About Risk

Investing in Target Date Funds: The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios is designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

**A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. For any investment fund (including a Default Fund) that has a fund prospectus, the prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at 1-833-38-UNION or visit our website at [myplan.johnhancock.com](http://myplan.johnhancock.com). Please read the prospectus carefully before investing or sending money; the fund's prospectus provides information regarding details for the applicable fee waivers. 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 administrative or 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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## Need more info?

If you have additional questions about the Plan's transition, whether the blackout period has ended, or your rights and obligations under the Plan, contact John Hancock at 1-833-38-UNION.



**For complete information about a particular investment option, please read the fund prospectus. You should carefully consider the objectives, risks, charges and expenses before investing. The prospectus contains this and other important information about the investment option and investment company. Please read the prospectus carefully before you invest or send money. Prospectus may only be available in English**

All investments are subject to market risk and will fluctuate in value.

Past performance is no guarantee of future results.

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

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. John Hancock does not provide investment, tax or legal advice. Please consult your own independent advisor as to any investment, tax or legal statements made herein.

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