John Hancock.

It's your retirement savings, make sure it goes to *your* beneficiaries

Update your beneficiary information today

You work hard towards building a strong financial future, so protect it and the people in your life who matter most. Be sure that you name a beneficiary to your retirement plan. If you don't, your account will be distributed according to the beneficiary default provision in the plan document, which may involve going through the probate process.



If you're married¹

If you're married, your spouse automatically becomes your primary beneficiary and any prior beneficiary election you may have had becomes invalid. Designating anyone else requires that your spouse sign a written waiver, called "spousal consent," agreeing to the substitution. If your circumstances change—and it affects your marital status—you'll need to update your beneficiary.



If you're single

Single individuals are free to name anyone they choose as a beneficiary. Failing to name a beneficiary means your retirement account may go to your estate.



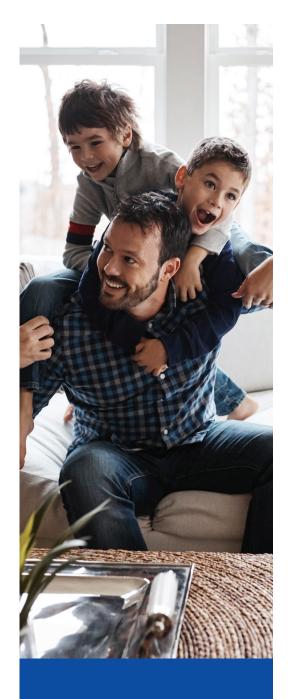
If you wish to name a minor as a beneficiary

Naming minors is a decision to be considered carefully, perhaps by consulting with a financial professional or a lawyer. Normally, the account cannot be distributed directly to a minor but must be held in a trust and managed by a trustee.



Name a contingent beneficiary

If your primary beneficiary dies before you, you'll want to have a contingent or secondary person designated to inherit your plan assets.



Review and manage your beneficiary information at **myplan.johnhancock.com**

1 The definition of "marriage" and "spouse" includes all legally married couples. Civil unions and domestic partnerships are not "marriages" for federal tax purposes.

How to change your beneficiary

You can review and manage your beneficiary information by logging into your retirement plan at **myplan.johnhancock.com** and selecting "My Profile".

Before you get started, remember:

You can add beneficiaries, even if you don't know their Social Security number, date of birth, or mailing address. At minimum you'll need to provide:

- Your marital status—to name someone other than your spouse, check off the "married" indicator, or provide spousal consent
- · Relationship to beneficiary
- · Beneficiary's name
- Percentage of your account to be provided to the beneficiary—use only whole numbers for the distribution percentage
- It's important to update beneficiaries for all retirement plans you may hold separately. Beneficiaries that you may have chosen for your health and welfare benefits do not transfer to your retirement plan.

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Change beneficiaries at any time—there is no limit to the amount of changes you can make

Life changes. Go with it.

Major life changes, such as marriage, divorce, or the addition or loss of a family member, can be stressful. No matter what life events you experience, give yourself peace of mind today and update your beneficiary information. That way, you may reduce potential confusion and anxiety for your loved ones should the unexpected happen to you.

Update your beneficiary information at myplan.johnhancock.com today!



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MGS-P42519-GE 06/20-42519