Sign Up Today!

Given the numerous benefits associated with a 401(k) plan, doesn't it make sense for you to participate? Take charge of your retirement planning today and realize the benefits associated with tax deferred growth, compound earnings, pain-free automatic payroll deductions, employer matching and more.

Act Now!

Contact your employer and sign up for your 401(k) plan today. Start planning for your future now.

John Hancock

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John Hancock
RETIREMENT PLAN SERVICES

Are You In?

The Benefits of Participating in a 401(k) Plan

Achieving your retirement dreams won't happen by accident.

A comfortable retirement requires planning. The good news is that sound retirement planning doesn't have to be complicated. By doing a few simple things (like joining your company's 401(k) plan), you can take advantage of a wide range of benefits to help you take control of your future — today!

The Benefits of Participating

A 401(k) plan is one of the best tools available to help you build your financial future. Here are just a few of the benefits to participating:

The Tax Advantage

Did you know a 401(k) plan can help your tax situation in three different ways?

1. Since your contributions are taken out of your paycheck before federal income taxes, you can lower your taxable income and possibly find yourself in a lower tax bracket.
2. Your 401(k) retirement account can grow without being taxed until money is withdrawn.[1]
3. Since you might be in a lower tax bracket when you retire, you may pay less in taxes when the funds are withdrawn[1], than if you were taxed on the money now.

Easy Retirement Investing

Contributing consistently is essential to preparing for your retirement. Automatic payroll deductions can help by making this a simple and effortless process. Subject to IRS limits, you decide how much you want to contribute and your contributions are deducted automatically from your paycheck. You control your contribution level and have the flexibility to change it.

[1] Withdrawals of taxable amounts will be subject to ordinary income tax and, if taken prior to 59½, a 10% IRS tax penalty may apply.

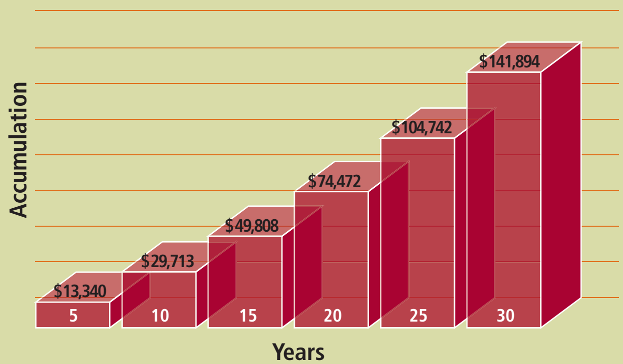
The Power of Time

When it comes to investing, time is a powerful ally. Compound earnings is the growth on your original contributions as well as the previous growth earned on those assets. Compounding can go a long way toward helping you secure your retirement dreams. Your savings have an opportunity to grow and keep on growing. It may not seem like much in the early days, but compounding can really add up!

You Can Take it with You

Even if you leave your job, your contributions and their earnings belong to you. You can transfer them to your new employer's 401(k) plan and maintain their tax deferred status.

Grow Your Money with Compound Earnings



Saving $200 a month for 30 years, using a balanced allocation strategy, yields over $141,000!

Your contributions would total $72,000.

All the rest — $69,894 — are compounded earnings!*

* Assumes an average tax-deferred annualized real return rate of 4.2%. This example is not intended to represent investment advice. Talk to your financial representative about how this situation may relate to your own. This hypothetical example is for illustrative purposes only. There is no guarantee that the results shown will be achieved or maintained over any time period. This example assumes no withdrawals, does not take into account fees associated with investing which, if included, would reduce the account balance and assumes reinvestment of earnings. Taxes are due upon withdrawal.