



RETIREMENT PLAN
SERVICES



Welcome to your new retirement plan provider

< ABC Company >
is changing the service provider for its qualified retirement plan to John Hancock.

Important dates¹ at a glance

Access to John Hancock's
website begins

NOW

Access to your account at previous
provider ends

Week of <Date>

Blackout period² starts
<Date>

Blackout period ends
Week of <Date>

¹ These dates can be subject to change. John Hancock will inform you if there are changes.

² The blackout period is the time during which you will temporarily not have access to your 401(k) assets that are transferring. This period will start at your previous provider and end once the transfer to John Hancock has been completed.

Your retirement years are an important part of your life. And your retirement plan is a significant part of preparing for your future. After a comprehensive search of available plan providers, < Company ABC > will be transferring its plan to a new provider, John Hancock Retirement Plan Services.

Why John Hancock?

As your new provider, John Hancock is here to help you every step of the way. With more than 100 years of leadership and experience helping millions of Americans prepare for their financial futures, you can look forward to:

- A quick, simple process to get started and personalize your retirement plan
- Online access to manage your account
- Easy-to-use goal-setting and monitoring tools to help you stay on track
- Helpful tools, calculators, educational materials
- And much more.



Personalize your plan at www.jhretirement.com >>

Your **action** items

< First name >, we encourage you to actively manage your account with John Hancock. The following items will help you quickly and easily take control of your financial future.

Starting now you should:



Review the enclosed notices and investment information

Your account will transfer to John Hancock according to the enclosed important plan information including the Investment Mapping details.



Register for the website

Follow the instructions below to register for the website. If we have your email address we'll notify you when you can access your account online.

- 1 Go to **www.jhretirement.com**
- 2 Click on '**Register**'
- 3 Log in using your **name, Social Security Number** and **date of birth**

After the transfer you should:



Personalize your plan

Log on to the website and click on '**Complete Account Set-up**' in the top left corner. With the help of our step-by-step tool you'll be done in minutes. Personalizing your retirement account online is as easy as 1, 2, 3, Go!

Step 1 – Set your retirement income goal

What do you want to do in retirement?

Step 2 – Determine your contribution amount

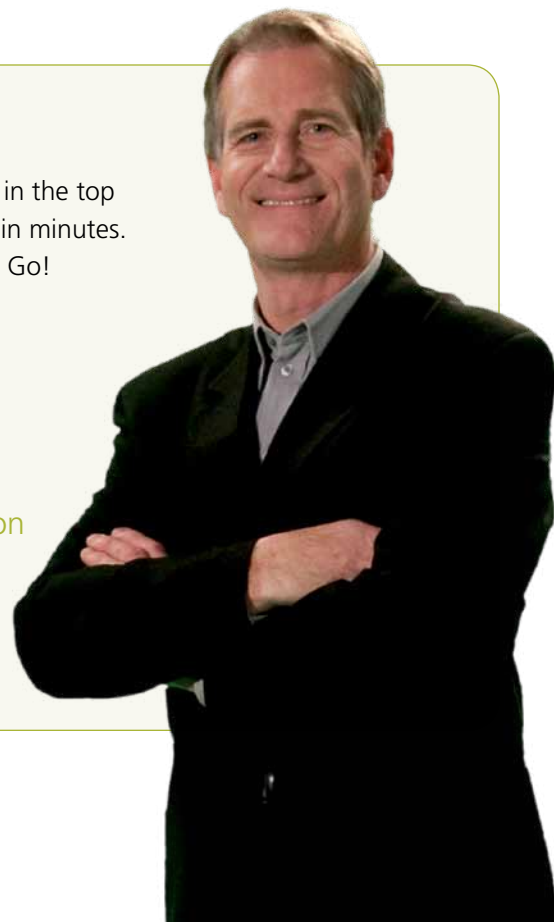
Are you contributing enough to reach your goal?

Step 3 – Learn about diversification and asset allocation

How should you invest your retirement savings?

Go! – You're on your way

Track your progress with John Hancock's online tools.



Establish your plan at **www.jhretirement.com**

Call toll-free: 1-800-547-1860

Para ayuda en español, por favor marque: 1-800-822-8252

Important Sarbanes-Oxley Notice

Concerning Your Rights Under The ABC 401(k) Plan

As of September 30, 2012

If you have any questions concerning the information in this notice, you should contact John Smith, 123 Any Road, Any City, MA 12345 at 123-456-7891.

Note: If you are not currently enrolled, are not eligible to contribute and/or do not have an account balance in your Plan, parts of the information on the following pages may not pertain to you.

ABC Company is changing the service provider for its qualified retirement plan from XYZ Provider to John Hancock Retirement Plan Services.

To facilitate the transition to John Hancock, there will be a temporary period of time where you will be unable to access your account. Known as a "blackout period," this is a necessary step in moving the Plan assets and setting up the Plan with John Hancock. During the blackout period:

- Your existing account balance will be "mapped" to one or more investment options as outlined in the following section.
- You will not be able to direct or diversify your investments in your individual account including your brokerage account or change your contribution amount.
- You will not be able to obtain a loan, hardship withdrawal or distribution from the Plan.
- Website access will be limited to registration and educational information about the Plan and enrollment.
- New investment options may be added to the Plan.

The blackout period for the transfer of the Plan assets is expected to begin 8/26/2012 and end during the week of 9/02/2012. During this time, you can determine whether the blackout period has started or ended by contacting John Hancock at 800-547-1860 or 800-822-8252 for Spanish.

Whether or not you are planning to retire in the near future, we encourage you to carefully consider how this blackout period may affect your current retirement planning as well as your overall financial plan. During the blackout period, you will be unable to direct or diversify the assets held in your Plan account. For this reason, it is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified portfolio, taking into account all your assets, income and investments.

Federal law generally requires that you be provided notice of a blackout period at least 30 days in advance of the last day immediately before the commencement of any blackout period so you have sufficient time to consider the effect of the blackout period on your retirement and financial plans.

If you have any questions regarding this notice or the blackout period, contact John Hancock at 800-547-1860 or 800-822-8252 for Spanish.

Investment Mapping

After the transition, the investment options in your Plan may include some of the current options, as well as new investment options. Please review the following information to see how your existing investment options will transfer/change when the Plan transitions to John Hancock.

The Investment Comparative Chart in this package provides the most recent performance information, fees and expenses for the investment options you will have access to when the transition is complete. Additional investment information, including fund sheets and prospectuses can be found on John Hancock's website at www.jhretirement.com.

If you would like your investments to transfer differently than described below, contact your previous provider XYZ Provider, to change your current investment options before the blackout period begins. After the blackout period ends, you can change how your Plan account is invested among the offered investment options by logging into John Hancock's website at www.jhretirement.com or calling John Hancock at 800-547-1860 or 800-822-8252 for Spanish.

INVESTMENT OPTIONS THAT ARE CHANGING

As shown in the below chart, if you are currently invested in any of the Current Investment Options listed, your existing account balances and future contributions will be transferred to the New Investment Options offered under the Plan.

Please consider the new investment options carefully. Although they may have similar objectives to their counterpart funds, they may be

managed with different investment strategies, including different tolerances of investment risk. If you decide that you want to invest your account differently, you may move all or any part of your account balance to other investment options offered under the Plan after the blackout period ends.

Current Investment Options	New Investment Options	Morningstar Category
Goldman Sachs Mid Cap Value Fund (A) (GCMAX)	Columbia Mid Cap Value Opportunity Fund (A) (AMVAX)	Mid-Cap Value
Prudential Financial Services Fund (A) (PFSAX)	Davis Financial Fund (A) (RPFGX)	Financial
Columbia Large Cap Growth Fund (A) (LEGAX)	Fidelity Contrafund (FCNTX)	Large Growth
Ivy Global Natural Resources Fund (R) (IGNRX)	Franklin Natural Resources Fund (A) (FRNRX)	Natural Resources
JPMorgan Small Cap Growth Fund (A) (PGSGX)	Franklin Small Cap Growth Fund (A) (FSGRX)	Small Growth
Vanguard Target Retirement Income Fund (Inv) (VTINX)	J Hancock Retirement Living 2010 Fund (R1) (JLADX)	Target Date 2000-2010
Vanguard Target Retirement 2010 Fund (Inv) (VTENX)	J Hancock Retirement Living 2010 Fund (R1) (JLADX)	Target Date 2000-2010
Vanguard Target Retirement 2015 Fund (Inv) (VTXVX)	J Hancock Retirement Living 2015 Fund (R1) (JLBDX)	Target Date 2011-2015
Vanguard Target Retirement 2020 Fund (Inv) (VTWNX)	J Hancock Retirement Living 2020 Fund (R1) (JLDDX)	Target Date 2016-2020
Vanguard Target Retirement 2025 Fund (Inv) (VTTVX)	J Hancock Retirement Living 2025 Fund (R1) (JLEDX)	Target Date 2021-2025
Vanguard Target Retirement 2030 Fund (Inv) (VTHRXX)	J Hancock Retirement Living 2030 Fund (R1) (JLFDX)	Target Date 2026-2030
Vanguard Target Retirement 2035 Fund (Inv) (VTTHX)	J Hancock Retirement Living 2035 Fund (R1) (JLHDX)	Target Date 2031-2035
Vanguard Target Retirement 2040 Fund (Inv) (VFORX)	J Hancock Retirement Living 2040 Fund (R1) (JLIDX)	Target Date 2036-2040
Vanguard Target Retirement 2050 Fund (Inv) (VFIXX)	J Hancock Retirement Living 2045 Fund (R1) (JLJDX)	Target Date 2041-2045
Vanguard Target Retirement 2045 Fund (Inv) (VTIVX)	J Hancock Retirement Living 2045 Fund (R1) (JLJDX)	Target Date 2041-2045
Vanguard Target Retirement 2055 Fund (Inv) (VFFVX)	J Hancock Retirement Living 2045 Fund (R1) (JLJDX)	Target Date 2041-2045
Franklin Utilities Fund (Adv) (FRUAX)	MFS Utilities Fund (A) (MMUFX)	Utilities
Artisan International Fund (Inv) (ARTIX)	Oakmark International Fund (I) (OAKIX)	Foreign Large Blend
Templeton Developing Markets Trust (A) (TEDMX)	Oppenheimer Developing Markets Fund (Y) (ODVYX)	Diversified Emerging Mkts
Alger Mid Cap Growth Fund (A) (AMGAX)	Prudential Jennison Mid-Cap Growth Fund (Z) (PEGZX)	Mid-Cap Growth
BlackRock Inflation Protected Bond Inv A (BPRAX)	PIMCO Real Return Fund (R) (PRRRX)	Inflation-Protected Bond

INVESTMENT OPTIONS THAT ARE NOT CHANGING

Account balances and future contributions in the following investment options will remain the same after the transition to John Hancock.

Current Investment Options	Morningstar Category
Am. Funds Cap. World Gro. & Inc. Fund (R6) (RWIGX)	World Stock
American Funds EuroPacific Growth Fund (R6) (REGX)	Foreign Large Blend
Columbia Seligman Commun. & Info. Fund (A) (SLMCX)	Technology
Fidelity Advisor Small Cap Value Fund (T) (FCVTX)	Small Value
Oakmark Global Fund (I) (OAKGX)	World Stock
T. Rowe Price Pers. Strategy Balanced Fund (TRPBX)	Moderate Allocation
T. Rowe Price Personal Strategy Growth Fund (TRSGX)	Aggressive Allocation
T. Rowe Price Personal Strategy Income Fund (PRSIX)	Conservative Allocation
Vanguard 500 Index Fund (Sig) (VIFSX)	Large Blend
Wells Fargo Adv. Common Stock Fund (A) (SCSAX)	Mid-Cap Growth

ADDITIONAL INVESTMENT OPTIONS

After the transition, you will also have access to these additional investment options.

Additional Investment Options	Morningstar Category
Fidelity Overseas Fund (FOSFX)	Foreign Large Blend
J Hancock Lifestyle Aggressive Portfolio (R3) (JRLAX)	Large Blend
J Hancock Lifestyle Balanced Portfolio (R3) (JRLBX)	Moderate Allocation
J Hancock Lifestyle Conserv. Portfolio (R3) (JRLCX)	Conservative Allocation
J Hancock Lifestyle Growth Portfolio (R3) (JRLGX)	Aggressive Allocation
J Hancock Lifestyle Moderate Portfolio (R3) (JRLMX)	Conservative Allocation
Oppenheimer International Growth Fund (Y) (OIGYX)	Foreign Large Growth
T. Rowe Price Health Sciences Fund (PRHSX)	Health
Federated Total Return Bond Fund (A) (TLRAX)	Intermediate-Term Bond
John Hancock Strategic Income Opportunities Fund I (JIPIX)	Multisector Bond
Templeton Global Bond Fund (A) (TPINX)	World Bond
Wells Fargo Stable Return Fund (30) (WF004)	Stable Value

Additional Information Regarding Your Default Investment Option

The Plan lets you invest your account in a number of different investment options. Refer to the Investment Mapping section, as well as the Investment Comparative Chart included in this package for more information on where your funds will be invested during the blackout period and your options for investing after the blackout period. If you are not yet enrolled in this plan and are planning on enrolling, your Plan account will be invested in the default investment option upon enrollment unless you choose a different investment option.

This default investment is known as the Qualified Default Investment Alternative (QDIA). Additionally, all of your future contributions to your account that you have not directed to a specific investment option in the Plan will be invested in this default investment. The Plan's default investment is the J Hancock Lifestyle Balanced Portfolio (R3).

Attached is additional fund information that describes the investment objectives, risk and return characteristics, and fees and expenses of the default investment.

Note: Your transfer from the QDIA is not subject to any restrictions,

fees or expenses (including redemption fees and similar expenses) during the first 90 days of your first investment in the QDIA or within any additional time it takes to complete your transfer. After such time period, your transfer from the QDIA will be subject to the same restrictions, fees and expenses as are applicable to other participants who affirmatively elect to invest in the QDIA. Information about these restrictions, fees and expenses is set out on the attached fund information sheet.

To learn about the Plan's investment options and procedures for changing how your account is invested, you can review the "Investments" section of the Plan's SPD.

In order to change the direction of future investments, exchange your investments from one investment to another, or if you do not want to contribute to the Plan or want to change your contributions to the Plan, you may contact your Plan Administrator using the contact information provided at the beginning of this notice, log into John Hancock's website at www.jhretirement.com or call John Hancock at 800-547-1860 or 800-822-8252 for Spanish.

Investment Comparative Chart

The ABC 401(k) Plan

As of September 30, 2012

This document includes important information to help you compare the investment options under your retirement plan. A glossary of investment-related terms is also available at www.jhretirement.com.

OBTAINING ADDITIONAL INFORMATION:

If you would like additional information (including more current performance data) about your investment options, you can go to the specific Internet website address shown below or you can contact John Smith at 123-456-7891.

This information is also available on the John Hancock website at www.jhretirement.com. Once registered on the website, you may also elect to receive this type of future plan and investment information disclosure electronically. Visit www.jhretirement.com to provide us with your preferred email address and authorization.

Note: Disclosure notices include the annual "Important Plan Information", "Investment Comparative Chart" and other participant fee disclosures. If you select electronic delivery, you may request a paper copy of these notices or the information available on the website free of charge by contacting your Plan Administrator: John Smith, 123 Any Road, Any City, MA 12345, 123-456-7891. In addition, you may withdraw your consent to electronic delivery, change your email address, or view the minimum system requirements necessary to access your electronic regulatory notices at any time by visiting www.jhretirement.com.

DOCUMENT SUMMARY

Part I consists of performance information for your plan's designated investment alternatives (also referred to as investment options). This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option.

PART I: Performance Information

The table below focuses on the performance of investment options that do not have a fixed or stated rate of return. The table shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available by accessing the website address associated with each fund, as listed below.

The performance data presented represents past performance and current performance may be lower or higher than the performance quoted. An investment in a fund will fluctuate in value and when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable plan-level or certain participant-level charges, or any redemption

fees imposed by the mutual fund company. These charges, if included, would otherwise reduce the total return for your account.

The Average Annual Total Returns of the investment options available under your qualified plan represent the returns earned for the stated periods and are calculated after accounting for the Total Annual Operating Expenses, as shown in Part II of this document. These charges, if included, would otherwise reduce the total return for a participant's account. Benchmark returns are shown for comparative purposes only. Benchmark returns represent the performance of market indices, which cannot be invested in directly. These returns are calculated without taking into account any investment fees and/or expenses.

VARIABLE RETURN INVESTMENTS

			Return (%) as of 09/30/2012			Average Annual Total Return (%) as of 09/30/2012				Benchmark Return (%) as of 09/30/2012			
Name/Ticker/Morningstar Category	Risk Category	Inception Date	1mth	3mth	YTD	1yr	5yr	10yr	Since Inception	1yr	5yr	10yr	Since Inception
Equity													
Am. Funds Cap. World Gro. & Inc. Fund (R6) (RWIGX) World Stock	Medium/High Risk	05/01/2009	2.81%	6.94%	14.82%	22.81%	-1.17%	11.00%	13.62%	20.98%	-2.07%	8.61%	14.41%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=140543810										MSCI AC World NR Index			
American Funds EuroPacific Growth Fund (R6) (RERGX) Foreign Large Blend	Medium/High Risk	05/01/2009	3.70%	7.34%	13.24%	18.44%	-1.99%	10.40%	11.91%	15.04%	-3.67%	10.32%	12.53%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=298706821										MSCI AC World Ex-USA GR Index			
Columbia Mid Cap Value Opportunity Fund (A) (AMVAX) Mid-Cap Value	Medium/High Risk	02/14/2002	1.76%	4.79%	12.63%	26.18%	-1.00%	11.11%	7.95%	29.28%	1.73%	10.96%	8.42%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=19766G108										Russell Mid Cap Value Index			
Columbia Seligman Commun. & Info. Fund (A) (SLMCX) Technology	Medium/High Risk	06/23/1983	-0.93%	1.53%	9.12%	18.10%	3.65%	12.49%	12.76%	26.74%	3.89%	11.86%	N/A
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=19766H429										S&P North American Technology Index			
Davis Financial Fund (A) (RPFGX) Financial	Medium Risk	05/01/1991	3.49%	4.45%	14.87%	22.66%	-3.27%	6.41%	11.20%	30.20%	1.05%	8.01%	8.62%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=239103500										S&P 500 Index			
Fidelity Advisor Small Cap Value Fund (T) (FCVTX) Small Value	Medium/High Risk	11/03/2004	2.45%	3.41%	12.17%	31.74%	4.04%	N/A	8.48%	32.63%	1.35%	N/A	5.01%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=316389782										Russell 2000 Value Index			
Fidelity Contrafund (FCNTX) Large Growth	Medium Risk	05/17/1967	3.11%	6.51%	18.13%	27.91%	2.81%	9.99%	12.27%	30.20%	1.05%	8.01%	N/A
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=316071109										S&P 500 Index			
Fidelity Overseas Fund (FOSFX) Foreign Large Blend	Medium/High Risk	12/04/1984	3.05%	8.12%	17.22%	24.16%	-7.02%	7.50%	9.85%	13.75%	-5.24%	8.20%	9.00%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=316343102										MSCI EAFE NR Index			
Franklin Natural Resources Fund (A) (FRNRX) Natural Resources	Higher Risk	06/05/1995	4.36%	10.11%	-3.02%	12.77%	-1.64%	13.23%	10.13%	30.20%	1.05%	8.01%	7.85%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=354713604										S&P 500 Index			
Franklin Small Cap Growth Fund (A) (FSGRX) Small Growth	Medium/High Risk	05/01/2000	1.85%	1.85%	8.97%	25.40%	3.38%	10.54%	4.55%	30.20%	1.05%	8.01%	1.75%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=354713620										S&P 500 Index			
J Hancock Lifestyle Aggressive Portfolio (R3) (JRLAX) Large Blend	JH Lifestyle Portfolios	10/17/2005	2.74%	5.73%	12.94%	22.22%	-1.81%	N/A	3.12%	30.20%	1.05%	N/A	4.99%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803V531										S&P 500 Index			

			Return (%) as of 09/30/2012			Average Annual Total Return (%) as of 09/30/2012				Benchmark Return (%) as of 09/30/2012			
Name/Ticker/Morningstar Category	Risk Category	Inception Date	1mth	3mth	YTD	1yr	5yr	10yr	Since Inception	1yr	5yr	10yr	Since Inception
Equity													
J Hancock Lifestyle Balanced Portfolio (R3) (JRLBX) Moderate Allocation	JH Lifestyle Portfolios	10/17/2005	2.05%	4.89%	11.35%	18.21%	1.68%	N/A	4.54%	30.20%	1.05%	N/A	4.99%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803V457										S&P 500 Index			
J Hancock Lifestyle Conserv. Portfolio (R3) (JRLCX) Conservative Allocation	JH Lifestyle Portfolios	10/17/2005	1.14%	3.47%	8.35%	12.18%	4.71%	N/A	5.36%	30.20%	1.05%	N/A	4.99%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803V374										S&P 500 Index			
J Hancock Lifestyle Growth Portfolio (R3) (JRLGX) Aggressive Allocation	JH Lifestyle Portfolios	10/17/2005	2.44%	5.41%	12.47%	20.93%	0.12%	N/A	3.88%	30.20%	1.05%	N/A	4.99%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803V291										S&P 500 Index			
J Hancock Lifestyle Moderate Portfolio (R3) (JRLMX) Conservative Allocation	JH Lifestyle Portfolios	10/17/2005	1.60%	4.21%	9.91%	15.02%	3.37%	N/A	5.03%	30.20%	1.05%	N/A	4.99%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803V226										S&P 500 Index			
J Hancock Retirement Living 2010 Fund (R1) (JLADX) Target Date 2000-2010	JH Lifecycle Portfolios	10/30/2006	1.69%	4.49%	10.45%	17.16%	2.02%	N/A	3.42%	30.20%	1.05%	N/A	2.96%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=41015E585										S&P 500 Index			
J Hancock Retirement Living 2015 Fund (R1) (JLBDX) Target Date 2011-2015	JH Lifecycle Portfolios	10/30/2006	1.91%	4.65%	10.96%	18.38%	1.25%	N/A	3.06%	30.20%	1.05%	N/A	2.96%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=41015E460										S&P 500 Index			
J Hancock Retirement Living 2020 Fund (R1) (JLDDX) Target Date 2016-2020	JH Lifecycle Portfolios	10/30/2006	2.21%	5.05%	11.61%	20.00%	0.55%	N/A	2.72%	30.20%	1.05%	N/A	2.96%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=41015E346										S&P 500 Index			
J Hancock Retirement Living 2025 Fund (R1) (JLEDX) Target Date 2021-2025	JH Lifecycle Portfolios	10/30/2006	2.33%	5.32%	12.22%	21.32%	-0.21%	N/A	2.22%	30.20%	1.05%	N/A	2.96%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=41015E221										S&P 500 Index			
J Hancock Retirement Living 2030 Fund (R1) (JLFDX) Target Date 2026-2030	JH Lifecycle Portfolios	10/30/2006	2.55%	5.45%	12.53%	22.22%	-0.70%	N/A	1.93%	30.20%	1.05%	N/A	2.96%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803M747										S&P 500 Index			
J Hancock Retirement Living 2035 Fund (R1) (JLHDX) Target Date 2031-2035	JH Lifecycle Portfolios	10/30/2006	2.63%	5.61%	12.76%	22.68%	-0.74%	N/A	2.04%	30.20%	1.05%	N/A	2.96%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803M622										S&P 500 Index			
J Hancock Retirement Living 2040 Fund (R1) (JLIDX) Target Date 2036-2040	JH Lifecycle Portfolios	10/30/2006	2.74%	5.74%	12.81%	22.74%	-0.74%	N/A	2.05%	30.20%	1.05%	N/A	2.96%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803M499										S&P 500 Index			
J Hancock Retirement Living 2045 Fund (R1) (JLJDX) Target Date 2041-2045	JH Lifecycle Portfolios	10/30/2006	2.64%	5.64%	12.82%	22.62%	-0.79%	N/A	2.02%	30.20%	1.05%	N/A	2.96%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803M374										S&P 500 Index			

Name/Ticker/Morningstar Category	Risk Category	Inception Date	Return (%) as of 09/30/2012			Average Annual Total Return (%) as of 09/30/2012				Benchmark Return (%) as of 09/30/2012			
			1mth	3mth	YTD	1yr	5yr	10yr	Since Inception	1yr	5yr	10yr	Since Inception
Equity													
MFS Utilities Fund (A) (MMUFX) Utilities	Medium Risk	02/14/1992	3.40%	6.23%	11.40%	20.85%	3.24%	15.56%	11.66%	30.20%	1.05%	8.01%	8.40%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=552986309										S&P 500 Index			
Oakmark Global Fund (I) (OAKGX) World Stock	Medium/High Risk	08/04/1999	1.31%	2.27%	8.91%	14.99%	-1.58%	11.06%	9.69%	21.59%	-2.15%	8.04%	2.28%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=413838830										MSCI World NR Index			
Oakmark International Fund (I) (OAKIX) Foreign Large Blend	Medium/High Risk	09/30/1992	3.02%	8.18%	13.53%	17.40%	-0.11%	10.75%	9.80%	13.76%	-4.84%	8.66%	5.86%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=413838202										MSCI World Ex-USA NR Index			
Oppenheimer Developing Markets Fund (Y) (ODVYX) Diversified Emerging Mkts	Medium/High Risk	09/07/2005	5.17%	7.18%	15.95%	20.59%	3.67%	21.15%	12.52%	16.93%	-1.28%	17.00%	9.37%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=683974505										MSCI Emerging Markets NR Index			
Oppenheimer International Growth Fund (Y) (OIGYX) Foreign Large Growth	Medium/High Risk	09/07/2005	3.10%	8.14%	14.58%	20.15%	-0.66%	12.41%	6.37%	13.75%	-5.24%	8.20%	1.99%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=68380L407										MSCI EAFE NR Index			
Prudential Jennison Mid-Cap Growth Fund (Z) (PEGZX) Mid-Cap Growth	Medium Risk	12/31/1996	1.92%	4.80%	16.08%	28.54%	4.91%	13.80%	9.95%	26.69%	2.54%	11.11%	7.08%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=74441C808										Russell Mid Cap Growth Index			
T. Rowe Price Health Sciences Fund (PRHSX) Health	Medium Risk	12/29/1995	4.90%	8.36%	35.25%	47.93%	11.20%	14.69%	13.21%	30.20%	1.05%	8.01%	7.14%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=741480107										S&P 500 Index			
T. Rowe Price Pers. Strategy Balanced Fund (TRPBX) Moderate Allocation	Medium Risk	07/29/1994	2.36%	5.85%	13.07%	21.38%	3.51%	8.60%	8.51%	16.88%	3.40%	8.37%	N/A
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=77957L104										Morningstar Moderate Target Risk Index			
T. Rowe Price Personal Strategy Growth Fund (TRSGX) Aggressive Allocation	Medium Risk	07/29/1994	2.87%	6.72%	14.98%	25.28%	1.73%	8.89%	8.81%	20.42%	2.04%	9.20%	N/A
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=77957L203										Morningstar Moderately Aggressive Target Risk Index			
T. Rowe Price Personal Strategy Income Fund (PRSIX) Conservative Allocation	Medium Risk	07/29/1994	1.83%	4.80%	10.71%	16.98%	4.45%	7.68%	7.87%	13.15%	4.33%	7.20%	N/A
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=77957L302										Morningstar Moderately Conservative Target Risk Index			
Vanguard 500 Index Fund (Sig) (VIFSX) Large Blend	Medium Risk	09/29/2006	2.59%	6.34%	16.42%	30.17%	1.07%	7.96%	3.48%	30.20%	1.05%	8.01%	3.47%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=922908496										S&P 500 Index			

			Return (%) as of 09/30/2012			Average Annual Total Return (%) as of 09/30/2012				Benchmark Return (%) as of 09/30/2012			
Name/Ticker/Morningstar Category	Risk Category	Inception Date	1mth	3mth	YTD	1yr	5yr	10yr	Since Inception	1yr	5yr	10yr	Since Inception
Equity													
Wells Fargo Adv. Common Stock Fund (A) (SCSAX) Mid-Cap Growth	Medium/High Risk	11/30/2000	3.37%	8.23%	14.49%	31.90%	4.39%	12.02%	7.42%	30.93%	2.80%	10.86%	7.59%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=949915441										Russell 2500 Index			
			Return (%) as of 09/30/2012			Average Annual Total Return (%) as of 09/30/2012				Benchmark Return (%) as of 09/30/2012			
Name/Ticker/Morningstar Category	Risk Category	Inception Date	1mth	3mth	YTD	1yr	5yr	10yr	Since Inception	1yr	5yr	10yr	Since Inception
Bond													
Federated Total Return Bond Fund (A) (TLRAX) Intermediate-Term Bond	Lower Risk	08/16/2001	0.57%	2.28%	5.45%	6.25%	6.48%	5.32%	5.50%	5.16%	6.53%	5.32%	5.74%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=31428Q820										Barclays U.S. Aggregate Bond Index			
John Hancock Strategic Income Opportunities Fund I (JIPIX) Multisector Bond	Low/Medium Risk	12/31/2009	1.02%	3.52%	9.20%	14.40%	9.26%	N/A	9.48%	5.16%	6.53%	N/A	6.69%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47804A130										Barclays U.S. Aggregate Bond Index			
PIMCO Real Return Fund (R) (PRRRX) Inflation-Protected Bond	Low/Medium Risk	12/31/2002	0.68%	2.41%	7.65%	10.32%	8.06%	6.38%	6.47%	9.10%	7.93%	6.64%	6.75%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=72200Q760										Barclays U.S. Treasury TIPS Index			
Templeton Global Bond Fund (A) (TPINX) World Bond	Medium Risk	09/18/1986	2.36%	5.32%	11.62%	12.92%	9.47%	10.95%	8.41%	3.29%	6.45%	6.71%	7.25%
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=880208103										Citigroup World Government Bond Index			
			Return (%) as of 09/30/2012			Average Annual Total Return (%) as of 09/30/2012				Benchmark Return (%) as of 09/30/2012			
Name/Ticker/Morningstar Category	Risk Category	Inception Date	1mth	3mth	YTD	1yr	5yr	10yr	Since Inception	1yr	5yr	10yr	Since Inception
Other													
Wells Fargo Stable Return Fund (30) (WF004) Stable Value	Lower Risk	10/01/1985	0.12%	0.43%	1.35%	1.85%	2.98%	3.68%	5.82%	0.70%	3.48%	2.92%	N/A
https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=949907505										U.S. Treasury Bill Constant Maturity Rate 3-Year Index			

PART II: Fee & Expense Information

This section shows fee and expense information for the investment options listed above. Below you will find the Total Annual Operating Expenses and Shareholder-Type fees (if applicable) as they relate to each investment option. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. It is important to

understand that the investment rate of return, as set out in the Performance Information section, is calculated net of the Total Annual Operating Expenses of the investment option. However, such returns do not take into account any applicable Shareholder-Type fees, which are in addition to the Total Annual Operating Expenses of the investment option.

Gross Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect for a fund at the time the expenses are calculated. Net Total Annual Operating Expenses include any applicable fee waivers or reimbursements that are in effect for a fund at the time the expenses are calculated. Fee waivers and reimbursements may be subjected to expiration. Please see the fund prospectus and/or fund fact sheet for more information regarding any fee waivers or reimbursements applicable to that fund.

The cumulative effect of fees and expenses can substantially reduce the growth of your

retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

		Total Annual Operating Expenses as of 09/30/2012				
		Gross		Net		
Name/Ticker/Morningstar Category	Risk Category	As a %	Per \$1,000	As a %	Per \$1,000	Shareholder-Type Fees
Equity						
Am. Funds Cap. World Gro. & Inc. Fund (R6) (RWIGX) World Stock	Medium/High Risk	0.45%	\$4.50	0.45%	\$4.50	
American Funds EuroPacific Growth Fund (R6) (RERGX) Foreign Large Blend	Medium/High Risk	0.50%	\$5.00	0.50%	\$5.00	
Columbia Mid Cap Value Opportunity Fund (A) (AMVAX) Mid-Cap Value	Medium/High Risk	1.24%	\$12.40	1.18%	\$11.80	Sales charge: 5.75%
Columbia Seligman Commun. & Info. Fund (A) (SLMCX) Technology	Medium/High Risk	1.35%	\$13.50	1.35%	\$13.50	Sales charge: 5.75%
Davis Financial Fund (A) (RPFGX) Financial	Medium Risk	0.91%	\$9.10	0.91%	\$9.10	Sales charge: 4.75%
Fidelity Advisor Small Cap Value Fund (T) (FCVTX) Small Value	Medium/High Risk	1.67%	\$16.70	1.67%	\$16.70	Redemption fee: 1.50% for sales within 90 days of purchase Sales charge: 3.50%
Fidelity Contrafund (FCNTX) Large Growth	Medium Risk	0.81%	\$8.10	0.81%	\$8.10	
Fidelity Overseas Fund (FOSFX) Foreign Large Blend	Medium/High Risk	0.73%	\$7.30	0.73%	\$7.30	Redemption fee: 1.00% for sales within 30 days of purchase
Franklin Natural Resources Fund (A) (FRNRX) Natural Resources	Higher Risk	1.03%	\$10.30	1.03%	\$10.30	Sales charge: 5.75%
Franklin Small Cap Growth Fund (A) (FSGRX) Small Growth	Medium/High Risk	1.37%	\$13.70	1.37%	\$13.70	Sales charge: 5.75%
J Hancock Lifestyle Aggressive Portfolio (R3) (JRLAX) Large Blend	JH Lifestyle Portfolios	1.76%	\$17.60	1.76%	\$17.60	
J Hancock Lifestyle Balanced Portfolio (R3) (JRLBX) Moderate Allocation	JH Lifestyle Portfolios	1.58%	\$15.80	1.58%	\$15.80	
J Hancock Lifestyle Conserv. Portfolio (R3) (JRLCX) Conservative Allocation	JH Lifestyle Portfolios	1.59%	\$15.90	1.59%	\$15.90	
J Hancock Lifestyle Growth Portfolio (R3) (JRLGX) Aggressive Allocation	JH Lifestyle Portfolios	1.67%	\$16.70	1.67%	\$16.70	

		Total Annual Operating Expenses as of 09/30/2012				
		Gross		Net		
Name/Ticker/Morningstar Category	Risk Category	As a %	Per \$1,000	As a %	Per \$1,000	Shareholder-Type Fees
Equity						
J Hancock Lifestyle Moderate Portfolio (R3) (JRLMX) Conservative Allocation	JH Lifestyle Portfolios	1.66%	\$16.60	1.66%	\$16.60	
J Hancock Retirement Living 2010 Fund (R1) (JLADX) Target Date 2000-2010	JH Lifecycle Portfolios	5.16%	\$51.60	1.56%	\$15.60	
J Hancock Retirement Living 2015 Fund (R1) (JLBDX) Target Date 2011-2015	JH Lifecycle Portfolios	2.51%	\$25.10	1.57%	\$15.70	
J Hancock Retirement Living 2020 Fund (R1) (JLDDX) Target Date 2016-2020	JH Lifecycle Portfolios	2.21%	\$22.10	1.57%	\$15.70	
J Hancock Retirement Living 2025 Fund (R1) (JLEDX) Target Date 2021-2025	JH Lifecycle Portfolios	2.28%	\$22.80	1.58%	\$15.80	
J Hancock Retirement Living 2030 Fund (R1) (JLFDX) Target Date 2026-2030	JH Lifecycle Portfolios	2.23%	\$22.30	1.60%	\$16.00	
J Hancock Retirement Living 2035 Fund (R1) (JLHDX) Target Date 2031-2035	JH Lifecycle Portfolios	2.37%	\$23.70	1.60%	\$16.00	
J Hancock Retirement Living 2040 Fund (R1) (JLIDX) Target Date 2036-2040	JH Lifecycle Portfolios	2.78%	\$27.80	1.60%	\$16.00	
J Hancock Retirement Living 2045 Fund (R1) (JLJDX) Target Date 2041-2045	JH Lifecycle Portfolios	3.03%	\$30.30	1.60%	\$16.00	
MFS Utilities Fund (A) (MMUFX) Utilities	Medium Risk	1.04%	\$10.40	1.04%	\$10.40	Sales charge: 5.75%
Oakmark Global Fund (I) (OAKGX) World Stock	Medium/High Risk	1.16%	\$11.60	1.16%	\$11.60	Redemption fee: 2.00% for sales within 90 days of purchase
Oakmark International Fund (I) (OAKIX) Foreign Large Blend	Medium/High Risk	1.06%	\$10.60	1.06%	\$10.60	Redemption fee: 2.00% for sales within 90 days of purchase
Oppenheimer Developing Markets Fund (Y) (ODVYX) Diversified Emerging Mkts	Medium/High Risk	1.00%	\$10.00	1.00%	\$10.00	
Oppenheimer International Growth Fund (Y) (OIGYX) Foreign Large Growth	Medium/High Risk	0.91%	\$9.10	0.87%	\$8.70	
Prudential Jennison Mid-Cap Growth Fund (Z) (PEGZX) Mid-Cap Growth	Medium Risk	0.79%	\$7.90	0.79%	\$7.90	
T. Rowe Price Health Sciences Fund (PRHSX) Health	Medium Risk	0.82%	\$8.20	0.82%	\$8.20	
T. Rowe Price Pers. Strategy Balanced Fund (TRPBX) Moderate Allocation	Medium Risk	0.86%	\$8.60	0.76%	\$7.60	
T. Rowe Price Personal Strategy Growth Fund (TRSGX) Aggressive Allocation	Medium Risk	0.91%	\$9.10	0.84%	\$8.40	

		Total Annual Operating Expenses as of 09/30/2012				
		Gross		Net		
Name/Ticker/Morningstar Category	Risk Category	As a %	Per \$1,000	As a %	Per \$1,000	Shareholder-Type Fees
Equity						
T. Rowe Price Personal Strategy Income Fund (PRSEX) Conservative Allocation	Medium Risk	0.77%	\$7.70	0.64%	\$6.40	
Vanguard 500 Index Fund (Sig) (VIFSX) Large Blend	Medium Risk	0.05%	\$0.50	0.05%	\$0.50	
Wells Fargo Adv. Common Stock Fund (A) (SCSAX) Mid-Cap Growth	Medium/High Risk	1.31%	\$13.10	1.27%	\$12.70	Sales charge: 5.75%
		Total Annual Operating Expenses as of 09/30/2012				
		Gross		Net		
Name/Ticker/Morningstar Category	Risk Category	As a %	Per \$1,000	As a %	Per \$1,000	Shareholder-Type Fees
Bond						
Federated Total Return Bond Fund (A) (TLRAX) Intermediate-Term Bond	Lower Risk	1.02%	\$10.20	0.91%	\$9.10	Sales charge: 4.50%
John Hancock Strategic Income Opportunities Fund I (JIPIX) Multisector Bond	Low/Medium Risk	0.87%	\$8.70	0.87%	\$8.70	
PIMCO Real Return Fund (R) (PRRRX) Inflation-Protected Bond	Low/Medium Risk	1.12%	\$11.20	1.10%	\$11.00	
Templeton Global Bond Fund (A) (TPINX) World Bond	Medium Risk	0.90%	\$9.00	0.89%	\$8.90	Sales charge: 4.25%
		Total Annual Operating Expenses as of 09/30/2012				
		Gross		Net		
Name/Ticker/Morningstar Category	Risk Category	As a %	Per \$1,000	As a %	Per \$1,000	Shareholder-Type Fees
Other						
Wells Fargo Stable Return Fund (30) (WF004) Stable Value	Lower Risk	0.49%	\$4.90	0.49%	\$4.90	

International There are special risks associated with foreign investments, including fluctuations in exchange rates and political or economic uncertainty. These risks are magnified in emerging markets.

Small-cap Stocks of smaller companies are often more volatile and less liquid than stocks of larger companies.

Government An investment in this fund is neither insured nor guaranteed by the U.S. government.

Non-diversified By owning a smaller number of investments, the Fund's risk is increased because each investment has a greater effect on the Fund's performance.

Alternative funds Long-short funds hold sizable investments in long and short positions in equities and related derivatives. By owning a smaller number of investments, the Fund's risk is increased because each investment has a greater effect on the Fund's performance. Bear-market funds invest in short positions and derivatives in order to profit from stocks that drop in price. By owning a smaller number of investments, the Fund's risk is increased because each investment has a greater effect on the Fund's performance. Managed futures funds invest primarily in global futures, options, swaps, and foreign exchange contracts. By owning a smaller number of investments, the Fund's risk is increased

because each investment has a greater effect on the Fund's performance.

High Yield Bonds High-yield bond portfolios concentrate on lower-quality bonds, commonly referred to as "junk" bonds. High-yield funds are subject to greater market fluctuations and greater risk of loss of income and principal than higher-quality bonds and are subject to liquidity risk. By owning a smaller number of investments, the Fund's risk is increased because each investment has a greater effect on the Fund's performance.

Sector funds Real estate portfolios invest primarily in real-estate investment trusts (REITs) - companies that develop and manage real-estate properties. Funds that invest in one industry are likely to be more volatile than funds that are more diversified. Health portfolios invest primarily in securities of companies in the medical and health-care industries. Funds that invest in one industry are likely to be more volatile than funds that are more diversified. Natural resources portfolios focus on commodity-based industries such as energy, chemicals, minerals, and forest products. Funds that invest in one industry are likely to be more volatile than funds that are more diversified. Technology portfolios invest in securities of high-tech companies, primarily in the computer, semiconductor, software, networking, and internet industries. Funds that invest in one industry are likely to be more volatile than funds that are more diversified. By owning a smaller number of investments, the Fund's risk is increased because each investment has a greater effect on the Fund's performance.

Risk Based Conservative-allocation portfolios typically invest 20% to 50% of assets in equities and 50% to 80% of assets in fixed income and cash. Moderate-allocation portfolios typically invest 50% to 70% of assets in equities and the remainder in fixed income and cash. Aggressive-allocation portfolios typically invest 70% to 90% of assets in equities and the remainder in fixed income and cash.

Target-date funds Investments in target-date funds are subject to the risks of their underlying funds. The year in the target-date fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time, including on or after the target date.

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SAMPLE

Important Plan Information

The ABC 401(k) Plan

As of September 30, 2012

This notice, comprised of three sections, provides you with important information regarding your retirement plan. The ABC 401(k) Plan has directed John Hancock, your plan service provider, to collect, consolidate and provide you with this information. It is the responsibility of your Plan Administrator to ensure the information provided and displayed is accurate, up-to-date and is within the Plan's guidelines and limitations.

Part I includes general operational and identification information.

Part II outlines information regarding charges for administrative expenses.

Part III lists the individual expenses with services you may choose to elect. Comparative information about the investment options available under your Plan, including applicable fees for these options, can be found in the Investment Comparative Chart.

PART I: General Plan Information

The Plan is intended to be an ERISA Section 404(c) Plan. This means that you exercise control over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions. You may request certain information from your Plan Administrator whose information can be found at the end of this section.

The following provides an explanation of how you may direct investments in the Plan and outlines the restrictions and policies that apply to the investment options available under your Plan:

Designated investment alternatives

Your Plan provides designated investment alternatives, commonly referred to as investment options, into which you can direct the investment of your account balance.

- For a full listing of these Funds, including applicable important information, refer to the Investment Comparative Chart.
- A listing of the Funds available for selection can also be accessed on the website at www.jhretirement.com.

How to provide your investment instructions

You can direct your Plan investments using any of the following:

- John Hancock website at www.jhretirement.com.
- Enrollment form.
- Participant services toll free line at 1-800-547-1860 or 1-800-822-8252 for Spanish.

You may direct the investment of the funds held in your plan account to any of the investment options outlined in the Investment Comparative Chart.

Timelines regarding your investment instructions

Investment instructions:

- Can be given using the options outlined above.
- Can be given at any time after you have enrolled in the Plan.
- Are generally processed on the same business day, provided they are received by John Hancock before 4 p.m. EST (or before the New York Stock Exchange closes). If received after 4 p.m. EST, they will be processed the next business day.

Voting and other rights

The trustee will exercise any voting or other rights associated with ownership of your investments held in your plan account. Please contact your Plan Administrator for more details.

Designated investment manager

Jane Smith
123-456-7890

Short-term trading policy

The funds offered are intended for long-term investment purposes and not for market timing or excessive short-term trading. The effect of short-term trading may disrupt or be potentially disruptive to the management of the fund's portfolio, increase a fund's trading costs and negatively impact its performance. For the protection of participants, account changes are subject to the following short-term trading guidelines when exchanging funds under your company's qualified retirement plan account with John Hancock.

During any 90-day period, you may make one buy-and-sell or one sell-and-buy transaction per fund via the methods described above. If you exceed this limit, you are in violation of the short-term trading policy and you will be barred from future exchanges into the affected fund for 90 days. This policy applies to all funds available under your plan's qualified retirement plan.

General Exceptions: The policy does not apply to regular allocations, loans or withdrawals. The following types of transactions generally are not subject to the short-term trading policy:

- Shares purchased in money market funds.
- Shares purchased in stable value funds. Note that stable value funds may be governed by their own restrictions.

In addition, on an ongoing basis, participant account activity may be reviewed for trading activity that, though within the 90-day exchange limit, could be detrimental to a mutual fund and/or contrary to its exchange policies, as described in the fund's prospectus. As a result of this review, or if requested by a fund company, additional restrictions may be imposed on a participant's retirement account, including but not limited to:

- Applying redemption fees and/or trade restrictions as requested by the fund manager. Such trade restrictions may be more

restrictive than the above guidelines.

- Restricting the number of exchanges made during a defined period.
- Restricting the dollar amount of exchanges.
- Restricting the method used to submit exchanges (e.g., requiring exchange requests to be submitted in writing via U.S. mail).
- Restricting exchanges into and out of certain investment options.

Redemption fees

A mutual fund may apply a redemption fee or other fees for certain investment transfers.

- These fees are generally withheld from the redemption proceeds.
- For a list of the funds that have redemption fees, refer to the Investment Comparative Chart or visit www.jhretirement.com for the most recent listing.

Restrictions regarding investing in a stable value fund

If you choose to invest in a Stable Value Fund, withdrawals from this Fund may be subject to certain restrictions. Refer to the fund sheet available on www.jhretirement.com.

Additional information available upon request

The following information is available on www.jhretirement.com:

- Copies of prospectuses (or any short-form or summary prospectuses) for the investment options.
- Copies of any financial statements or reports, such as statements of additional information and shareholder reports, and any similar materials.
- A statement of the value of a share or unit of each designated investment option and the date of valuation.

You may also contact your Plan Administrator, John Smith, 123 Any Road, Any City, MA 12345, 123-456-7891 for further information.

PART II: Administrative Expenses

Your Plan incurs annual administrative expenses as outlined in the following chart. These expenses typically include services such as recordkeeping, advisory, consulting, trustee and other additional administrative or plan compliance services. The total annual fee for these expenses may be charged to each individual plan account. As

described in detail in the chart, the applicable annual amount will be deducted from your account on the first business day of each month, reflecting fees for the prior month. The total amount deducted during the quarter will be reflected on your quarterly statement as a "General Administrative Charge".

Recordkeeping Fees	Annual Amount	How will this be deducted from your account?
Percentage of plan's assets	0.00%	Each month, an amount equal to 0.00%/365 multiplied by your account's average monthly balance (excluding loan), multiplied by the number of days in the month will be deducted from your individual account.
Consulting Fees	Annual Amount	How will this be deducted from your account?
Per participant fee	\$0	Each month, the annual amount divided by 12, will be deducted from your individual account.

In addition to the expenses described above, your plan may incur additional fees for legal, plan compliance, and other services. If incurred by your plan, your portion of such expenses will be deducted from your individual account on a pro rata basis, and will be reflected on your quarterly statement as an "Other Administrative Charge".

The Plan Sponsor, at its own discretion, may elect to pay some or all of the Plan's administrative expenses. If this occurs, only the net amount of the fees described above will be deducted from your account.

PART III: Participant Initiated Expenses

Your Plan imposes additional charges if you elect to use certain services/features. These charges are imposed specifically against your account and associated with a specific service or transaction you have selected. These charges are imposed specifically against your account and associated with a specific service or transaction

you have selected. These charges are not imposed on a plan-wide basis.

The following fees apply if you use any of the services or features below:

Fee Type	Amount
Qualified Domestic Relations Order (QDRO) fee	\$0
Hardship Withdrawal Fee	\$0

Fee Type	Amount
Loan set-up fee	\$0
Loan fee	\$0

What you'll find **on the website**

John Hancock is committed to providing you with tools and resources to help you make informed retirement planning decisions.

The website has something for everyone. Online you can:

- Set up, review and manage your account
- Set a personal goal and track your progress
- Determine your risk profile with the Risk Quiz
- Review your statements and notices
- Use interactive financial planning tools
- Learn about the fundamentals of investing
- Access your Summary Plan Description, Plan Highlights and Fund Prospectuses.



< First Name >, here's a reminder about the benefits of participating

Your retirement plan can be one of the best tools available to help you prepare for your financial future. Here are some of the benefits of participating in your company's plan.

- The potential to pay less in taxes
- You're in control of your contribution amount
- The potential to benefit from compound earnings
- Your contributions and earnings are transferable
- The potential to lower your average investment costs.

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 1-800-547-1860 or visit our website at www.jhretirement.com. Please read the prospectus carefully before investing or sending money.

Attn:<Company Contact Name>
ABC Company
456 Main St.
Hartford, IL
23486



John Hancock Retirement Plan Services LLC and Manulife Asset Management Trust Company (conducting business as John Hancock Trust Company), offer service programs for retirement plans through which a sponsor or administrator of a plan may invest in mutual funds and collective investment trusts on behalf of plan participants. Mutual funds and collective investment trusts available through Fidelity Brokerage Services LLC ("Fidelity") have not been individually selected by John Hancock or Fidelity Investments®. Administrative and recordkeeping services are provided by John Hancock Retirement Plan Services LLC. John Hancock Trust Company provides trust and custodial services. Securities products, when offered, are offered through John Hancock Distributors LLC, member FINRA/SIPC.

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