

# 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](http://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](http://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](http://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](http://www.jhretirement.com).

### Additional information available upon request

The following information is available on [www.jhretirement.com](http://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