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 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!

John Hancock is ready and waiting to help you. You can access our website right now to get started. Go to **www.jhpensions.com** (**www.jhnypensions.com** for plans domiciled in New York).

Take charge of your retirement planning today and realize the benefits associated with tax deferred growth, compound earnings, pain-free payroll deductions and more.

Join today!

Contact your employer to sign up for your company's qualified retirement plan.

Withdrawals of taxable amounts will be subject to ordinary income tax (state and local taxes may apply) and, if taken prior to age 591/2, a 10% IRS tax penalty may apply.

John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York are collectively referred to as "John Hancock".

Both John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York do business under certain instances using the John Hancock Retirement Plan Services name. Group annuity contracts and recordkeeping agreements are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595. Product features and availability may differ by state. The Investment Management Services Division of John Hancock provides investment information relating to the group annuity contract. Plan administrative services may be provided by John Hancock Retirement Plan Services LLC or a plan consultant selected by the Plan.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT INSURED BY ANY GOVERNMENT AGENCY

GT-P 18498-GE 02/15 25601 GA012815216103

John Hancock

RETIREMENT PLAN SERVICES

The Benefits of Participating

The Benefits of Participating

A 401(k) plan can be one of the best tools available to help you build your financial future. Some of the benefits to participating are:

1 Your Tax Advantage

A 401(k) plan can help your tax situation. 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.

See the potential tax savings from contributing with Howard's example below. He earns an annual income of $38,000 and wants a retirement income of $32,000 a year. He is currently contributing $200 per month to his qualified retirement plan.

		Howard's taxes would be
HOWARD'S TAXABLE INCOME BEFORE CONTRIBUTING	**$38,000**	$5,293.75*
ANNUAL PRE-TAX CONTRIBUTIONS ($200 X 12)	**$2,400**	
HOWARD'S TAXABLE INCOME AFTER CONTRIBUTING	**$35,600**	$4,878.75§

* This hypothetical example is for illustrative purposes only.
§ Based on 2015 IRS tax tables.

Howard now pays **$415 less in taxes** than he would if he didn't contribute to his plan!

And your account can grow without being taxed until money is withdrawn.[1] You might be in a lower tax bracket when you retire, so you may pay less in taxes when the funds are withdrawn[1], than if you were taxed on the money now.

2 You are in Control

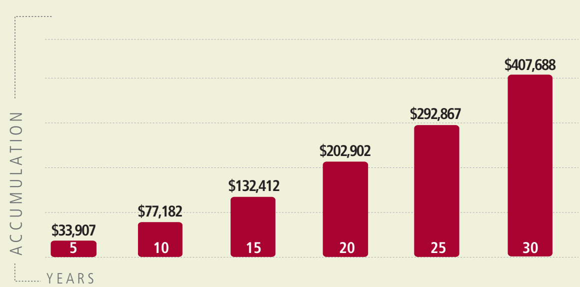
You contribute as much or as little as you want (subject to plan and IRS limits) to your account. Plus, you have the flexibility to change your contribution levels at any time.

3 Time on Your Side

When it comes to investing, time is a powerful ally. Compound earnings are 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!

Here's an example of how compound earnings work.

If Leslie and John saved $500 a month for 30 years, and earned an average tax-deferred annual return of 5%, they would end up with $407,688! Their contributions would total $180,000. All the rest – $227,688 – would be compounded earnings!°



Hypothetical mathematical illustration only. ° 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.

4 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.

5 Easy Retirement Investing

Contributing consistently is essential to preparing for your retirement. You control your payroll deductions directly from your paycheck, helping making this a simple and effortless process. And since it comes off before you get paid, you may not notice the change.

Plus! You have access to John Hancock

Once you have enrolled John Hancock is there for you with:

- professionally managed, diversified, asset allocation portfolios
- online access to your account information and quarterly statements
- an Action Plan, your personalized retirement plan
- and other resources and education to help you along the way.