

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

Update your beneficiary information today

You work hard to save for your financial future—make sure you protect your savings and the people in your life who matter most. If you don't name a beneficiary to your retirement plan, your account will be distributed according to the beneficiary default provision in the plan document. This may involve going through the probate process, which can be lengthy and expensive.



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 a spousal consent, agreeing to the substitution. If your circumstances change in a way that 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, which could end up in probate.



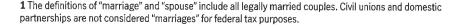
If you wish to name a minor as a beneficiary

Naming minors is a decision you should consider carefully, perhaps by consulting with a financial professional or a lawyer. Normally, the account can't 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** or by downloading John Hancock's retirement app.









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How to change your beneficiary

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

Here's how to get started:



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
- · Your relationship to the beneficiary
- · The beneficiary's name
- The 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 who you may have chosen for your health and welfare benefits don't transfer to your retirement plan.



Change beneficiaries at any time—There's no limit to the amount of changes you can make.

Life changes—make sure you keep up

Major life changes, such as marriage, divorce, or the addition or loss of a family member, can be stressful. No matter which life events you experience, give yourself the assurance 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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