



# Don't default on your loan—use ACH repayments

Are you looking for a more convenient way to make your loan repayments?

Reduce your chance of defaulting on your loan and avoid paying taxes on the amount you've borrowed by signing up for automated clearing house (ACH) payments to have your loan repayment amount taken directly out of your bank account.

Simply follow the steps below to sign up for this convenient, time-saving feature today.

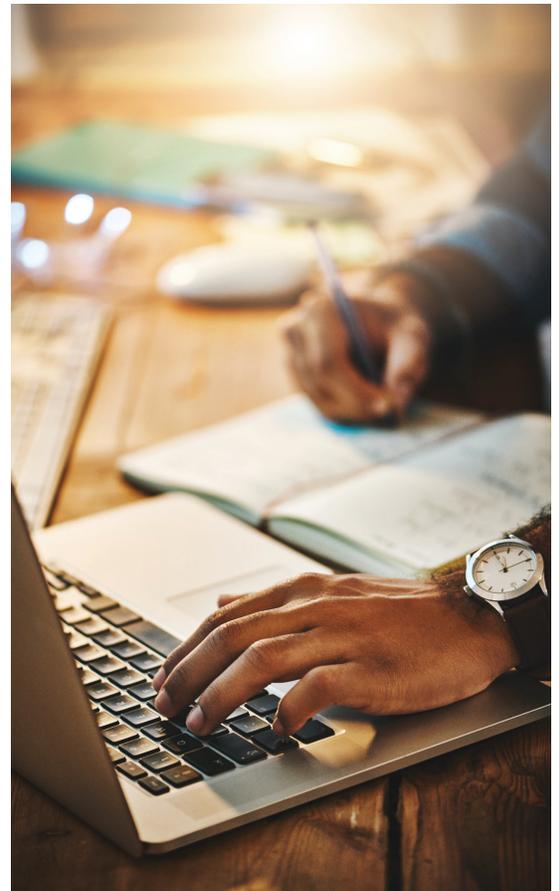
Log in to [myplan.johnhancock.com](https://myplan.johnhancock.com)

**Step 1** Homepage:

Select **"My Loan,"** found under "Review" in the top menu.

**Step 2** Review Current loan page:

- Select **"Payment options."**
- Choose **"Automatically repay by ACH"** and the day of the month you want to deduct your loan repayment from your bank account.
- Check the boxes to authorize John Hancock to process ACH loan repayments.
- Click **"Confirm."**



## Updating your bank information

It's essential that you enter your bank information accurately to avoid a delay in our ability to debit loan repayments from your account.

- Give the bank a name you'll remember.
- Select the type of account and carefully enter the routing and account numbers.
- Consider the option to default all future transactions to ACH, then "Save."

## Need help setting up your ACH debits?

If you need assistance or don't have online access, please call a John Hancock participant services center representative at **833-38-UNION (or 833-388-6466)**. Representatives are available from 8:00 A.M. to 10:00 P.M., Eastern time, on New York Stock Exchange business days.

## Take action!



[myplan.johnhancock.com](https://myplan.johnhancock.com)

## One-on-one support

**833-38-UNION  
(or 833-388-6466)**

888-440-0022 (for assistance  
in Spanish)

Representatives are available  
between 8:00 A.M. and 10:00 P.M.,  
Eastern time, on New York Stock  
Exchange business days.



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