Grow your wealth management business while partnering with John Hancock on 401(k)s.
John Hancock
Your partner in achieving sales success

We are a leader¹ in the retirement plan marketplace with over 55,000 plans and over 2.5 million participants.² With 4,000 new plans³ sold every year, there is so much opportunity for wealth managers just like you to expand your business.

 Ranked #1 with Financial Representative’s for value-added support and participant material²

 Best-in-Class with Plan Sponsors³

Plan Sponsors confirm our commitment to making plans work. Plan Sponsors’ overall satisfaction with John Hancock as their service provider is “very strong” at 82%.

¹ PLANSPONSOR 2013 Defined Contribution Recordkeeping Survey © 2013 Asset International Inc.
² PLANADVISER Magazine (November/December 2014).
³ Chatham Partners’ 2013 Client Satisfaction Analysis, March 2013. Quantitative questions were on a 7-point scale with “6” and “7” representing the highest levels of satisfaction. A “best-in-class” rating was received when at least 85% of the respondents selected a “6” or “7” for a particular attribute. John Hancock out performed the benchmark in 19 of 23 key categories. The 2013 Chatham proprietary DC benchmark was comprised of twelve retirement providers that recordkeep 52% of 401(k) industry AUM with a total of 176,000 plans, $1.7 trillion in assets and 26.6 million participants. A commissioned study.

John Hancock Life Insurance Company (U.S.A.) (not licensed in New York) and John Hancock Life Insurance Company of New York are collectively referred to as “John Hancock.”
401(k)s for wealth managers

As you continue to expand your wealth management business, let John Hancock help show you how to incorporate 401(k)s into your practice. 401(k) plans continue to explode in popularity, having become a cornerstone for retirement planning. Today, the 401(k) market has $3.5 trillion in assets.

By partnering with one of the largest providers of 401(k) plans across all plan sizes, you’ll have access to one of the largest support networks in the country, so that you can focus on building your business.

Why sell 401(k)s?
Seize the opportunity

Finding 401(k)s
Look within your existing business

Helping you sell 401(k)s
Prospect with Coach’s Corner

Winning with John Hancock
Sell with our experienced approach

Managing your plans
Automate ongoing service with JH Plan Manager

Growing plan assets
Increase plan assets with little effort

Let’s get started…

CALL US. We’re here to help!

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4 PLANSPONSOR 2013 Defined Contribution Recordkeeping Survey. © 2013 Asset International Inc.
Use of the tools/resources indicated may be subject to approval by your broker/dealer. Please check with your firm prior to use.
Seize the opportunity

You may be new to 401(k) plans. Or perhaps you’ve been focusing on your core wealth management practice. Either way, you might be surprised at the new business potential that exists in the 401(k) market … especially with smaller sized plans.

Consider that 88% of U.S. companies with less than 500 employees don’t currently offer a 401(k) plan.∞ And each year, approximately 47,000 small plans look for a new provider that can better meet their needs.∞

This points to many opportunities for wealth managers like you.

401(k)s = more assets, more clients, more business

Start with one plan and watch the assets grow5

From $1.6 million to close to $3 million in five years … what other asset do you have in your book of business that could grow that much in such a short time?

5 Assumptions: Assumes plan being charged 37 bps annually, $1.6M avg plan assets, growing over a 5 year period, $160K avg annual contributions, 5% annual growth (net of withdrawals, transfers and loans of 9%), fee structure of 1/1/0.25, and avg 38 participants in plan. For illustrative purposes only. Figures are based on assumptions as set out and individual circumstances may vary. This example is not intended to represent investment advice. There is no guarantee that the results shown will be achieved.
Can you turn $1 into $7?
Look at the potential cross-selling opportunities with plan participants.

**Consider...**
Could you benefit from managing a client’s business assets as well as their personal assets?

- **Retail relationships** might lead to opening non-qualified accounts, college savings accounts or a mortgage opportunity.
- High net worth employees may need **estate planning**.
- Participants may need assistance with **other retirement accounts** or annuities.
- They could need help with **long term care insurance** or disability insurance.
- Have they thought about **life insurance**? Do they have enough?
- Executives may need a **buy/sell agreement** or a **key man policy**.

**Take advantage of an opportunity**

Contributions don’t stop …
that’s new assets to the plan every two weeks.
Turn free advice into a retirement plan sale

How often does an existing client ask you to review their 401(k) or profit sharing statement that you’re not the financial representative on?

Essentially, you’re giving away “free advice.” Now capitalize on that situation to get to a viable prospect more quickly.

CALL US. We can help you with just a copy of the statement. Here’s how it works...

1. We identify the red flags
   - The quarterly statement provides the plan data
   - We look at public information using Coach’s Corner
   - Together this uncovers red flags such as
     ‣ Corrective distribution issues
     ‣ Fidelity bond issues
     ‣ Low deferral issues
     ‣ Gaps in investment coverage

2. We benchmark the plan
   - With the statement and public data combined, we can benchmark the current plan using Fund Evaluator

3. We build an alternative proposal for you
   - We then create a credible proposal specifically addressing plan issues and partner with you to close the sale
Find more opportunities

Coach’s Corner is an interactive qualifying tool that can help you identify opportunities, enhance your value proposition and support your efforts in turning prospects into clients faster.

Have a potential plan?

Go directly to the Scouting Report where you can run a one-page snapshot which identifies key plan stats, potential issues and sales opportunities.

You’ll find actionable ideas to help you open doors.

Looking for a plan?

Begin with Recruit Prospects where you can use our easy-to-use search tool to help create prospecting lists.

Then run a Scouting Report to identify the plan’s issues and your opportunities.

OR CALL US and we can run the reports for you.

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Benefit from our experienced approach

John Hancock’s tools and support can make your life easier during the sales process.

We partner with you on each opportunity and help you deliver a custom proposal to your prospective client. You decide what level of involvement you want to have at each stage of the process:

- Evaluating the opportunity and assessing how together we can address the issues and customize your pitch
- Meeting with the prospective plan sponsor and delivering your pitch
- Working with your client to complete the paperwork and manage the plan conversion
- Enrolling and educating employees leveraging our high-tech, high-touch approach
- Handling the ongoing day-to-day plan administration with our best-in-class+ client account representatives.

The pitch

Our approach breaks down retirement plans into five key areas, making it simple and easy for you to tell our story. We call these the PRIME Elements of Retirement Plan Success®.

Delivering your pitch

Simple to use, the PRIME proposal details how John Hancock delivers on each of the five elements that can contribute to a successful retirement plan. Available as a booklet or easy-to-navigate online tool – both are effective for helping you deliver the John Hancock story, either face-to-face, or on the phone with your prospect.

CALL US and we can help you build your pitch.
Highlight our high-tech, high-touch enrollment & education approach

When it comes to employee enrollment and ongoing education, every plan has unique needs. And you may want to look after those plans differently. That’s where we come in.

John Hancock’s **high-tech, high-touch approach** offers an interactive, engaging and personalized experience for a wide variety of needs, and you decide what level of involvement you want to have.

Enrollment

**Get involved or leave it with us**

As an experienced wealth manager, you may prefer to be involved in the enrollment process. OR, you can leverage John Hancock to handle this for your plans. No matter what your preference, we have the people, the knowledge and the personalized tools to get participants retirement ready.

Did you know employees who enroll using our **online** or **phone** approach have deferral rates **17% higher** (on average) than employees using a paper enrollment form?◊
Offer self-service education options

Showing plan sponsors that your partners help participants understand investment principles as well as the importance of starting early and maximizing contributions is also a key component of your value proposition.

With the Retirement Fitness Meter, participants answer a short questionnaire and by using psychographic modeling, we provide them with a personalized menu of interactive tools, information and tips.

Showcase your value with your own e-mail education campaign

Quickly and efficiently deliver employee education while still providing a personalized touch through our e-mail education campaign tool. You can co-brand high-quality interactive educational content and, with a personalized URL, easily deliver it to each participant.

Remember John Hancock has the people to help you win!

- **Regional Vice President** – collaborates with you to customize your pitch and present a solution.

- **Retirement Plan Sales Associate** – partners to assess opportunities and deliver targeted proposals.

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Taking CARE of your clients

We promise to consistently deliver service and administrative experiences that exceed the needs of your clients.

From plan set-up, through ongoing day-to-day plan maintenance, to helping educate participants, you can be sure that your clients will enjoy the benefits of a BEST in CLASS service team+.

We offer flexible, reliable and scalable solutions that help relieve your clients’ administrative burden. Quite simply, we believe your clients will say we take CARE of them:

- **Commitment to customer service**  
  A service-focused culture that delivers on our promise to meet client needs

- **Automated services**  
  A wide array of automated and seamless services that simplify administration

- **Representatives dedicated to your plan**  
  A dedicated team led by an assigned Client Account Representative

- **Easy access to tools and information**  
  Robust plan sponsor and participant websites available anytime

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Ongoing client satisfaction

Client Account Representatives are accountable for the service experience. As a result, we ask every Plan Sponsor for feedback on their representative.

**Results show:** 96% of survey respondents were **either extremely satisfied or completely satisfied** with the service they received from their designated representative.**

John Hancock is consistently ranked as having BEST in CLASS+ service by Plan Sponsors.
Provide ongoing value-added services

John Hancock provides plan-specific tools and resources and continues to partner with you after the initial sale to help showcase the ongoing value you provide.

Discussing employee education?

Communication Planner can help

Determine the education topics and date, and create an education calendar. Automated notifications help you keep your calendar current and ensure the education strategy stays on track.

Reviewing an investment menu?

Bring FundCheck®

Plan Sponsors get custom plan-specific results of our semi-annual due diligence review. This scorecard provides a full review of each of the available Funds, commentaries from the John Hancock Investments team and details about any upcoming line-up changes.

Delivering a plan review?

Use the Annual Contract Review®

Reviewing your plans annually is a good way to check on the overall health of the plan. This plan-specific report provides insight about plan activity and investment performance at both the plan and participant levels.

For contracts that meet the minimum asset requirements. Not available to Defined Benefit plans.
Automate your approach with John Hancock’s Plan Manager

Answer THREE simple questions:

1. How often do you plan to visit the trustee? Annually? Semi-annually?
2. How often do you plan to meet with their employees?
3. Are you interested in offering additional education such as email campaigns?

We provide a suggested service approach based on your answers
Review the activity calendar and adjust the activities to suit your appointment book.

We build a service plan for you
Use the print-friendly service plan to show the trustee your approach to providing ongoing service.

Receive ongoing notifications
Automated notifications remind you about appointments and campaigns. They include print-friendly meeting agendas and links to materials you may want to bring to a meeting.

OR CALL US and we’ll set you up.
Increase plan assets with little effort

John Hancock can help you increase plan assets with individual rollovers … and it requires very minimal effort on your part.

Our dedicated team works on your behalf. We take the work out of the otherwise onerous administrative process of getting participants with outside assets to roll them into their current plan.

We take control of the rollover process so you don’t have to worry about administrative forms and follow-up phone calls. Our team ensures that all the i’s are dotted and t’s crossed until the participants are satisfied.

Consolidation wins the day – a case study

A recent transfer case was a spinoff plan with no assets transferring from the prior provider. However, our consolidation abilities made a significant difference.

How did they do it?

John Hancock’s consolidation specialists did the heavy lifting. It started with initial meetings with the Financial Representative to seamlessly integrate our team into their approach to transferring the case. Then our specialists helped to identify participants who had potential accounts to roll over. Finally, they pro-actively contacted those participants with one-on-one calls.

The result

Teamwork uncovered hidden assets and increased the average participant balance from $10k to $60k, exceeding the Financial Representative’s goal by over 5%.

We make it easy

1. Our dedicated team can pro-actively call the plan’s participants.
2. We have experience working with previous providers to get all the information required with the first call.
3. We get the assets moving faster, growing your business quicker.

Available for plans utilizing John Hancock’s Consolidation Services; rollovers are subject to the provisions of the specific plan. Not all materials, services or tools may be approved at your Broker Dealer firm; it is incumbent upon the registered representative to check with their firm before using any pieces described in this brochure.
Moving on to the next 401(k) plan

As you continue to build your retirement plan business, John Hancock will support you with innovative tools, resources and people power.

Building a profitable retirement plan practice involves managing six critical activities. As you manage these activities, we help you deliver on them as efficiently as possible at every step of the sales process and beyond.

Efficient Provider

Prospect & Sell Value

Grow the Assets

Investment Selection

Monitor & Review

Plan Set-up & Maintenance

Enrollment & Education

Call your local John Hancock Representative today or link to their website at www.buildyour401kbusiness.com
To obtain group annuity investment option Fund sheets and prospectuses for each sub-account’s underlying investment vehicle call 1-877-346-8378. These documents contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying investment vehicle, which should be carefully considered. Please read these documents carefully prior to investing.

* As of December 31, 2014, John Hancock Life Insurance Company (USA) supported over 42,505 plans and 1,572,490 participants. John Hancock Life Insurance Company of New York supported over 2,410 plans and 73,421 participants. As of April 14, 2015, New York Life Retirement Plan Services supported approximately 10,756 plans and 1.3 million participants. As of December 31, 2014, John Hancock Retirement Plan Services LLC supported over 20 plans and 6,260 participants. Approximate unaudited figures for John Hancock Retirement Plan Services division by company, provided on a U.S. statutory basis as of December 31, 2014.


+ Chatham Partners’ 2013 Client Satisfaction Analysis, March 2013. Quantitative questions were on a 7-point scale with “6” and “7” representing the highest levels of satisfaction. A “best-in-class” rating was received when at least 85% of the respondents selected a “6” or “7” for a particular attribute. John Hancock outperformed the benchmark in 19 of 23 key categories. The 2013 Chatham proprietary DC benchmark was comprised of twelve retirement providers that recordkeep 52% of 401(k) industry AUM with a total of 176,000 plans, $1.7 trillion in assets and 26.6 million participants. A commissioned study.

∞ 2013 SPARK Institute Marketplace Update

° 2013 Market Monitor Report; Retirement Resources Inc

◊ Source: Average JH deferral rate at enrollment between January 1, 2013 and September 30, 2013.

≠ Results are from the 2013 JHRPS Customer Satisfaction Index Survey conducted by the Delphian Group, for which 65,000 responses have been received since 2004.

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