



# how am I doing?

keep track of your account quickly and easily by Internet or toll-free phone

Manage your John Hancock USA retirement account using our interactive Web site or via our toll-free interactive voice response system. On the Web you will enjoy a personalized experience where you can utilize many tools and resources that put you in control of your retirement.

Enjoy the convenience of the Web – [www.jhpensions.com](http://www.jhpensions.com)

## Using the Web site

On your first visit to our Web site [www.jhpensions.com](http://www.jhpensions.com), click “register” and follow the three steps outlined below for access to information and our innovative online tools.

### Step 1 – enter the contract number

Please provide us with your five-digit contract number. You can find this number on your quarterly statement or you can get it from your plan administrator.

### Step 2 – select a username and password

Create your unique username and password, then select and answer a challenge question. If you forget your login information in the future this information will be used to retrieve your record. Find more tips online.

### Step 3 – activate your account information

Once enrolled, we will mail you a Personal Identification Number (PIN). When you receive it and log back into our site you will be asked to enter your five digit PIN to access your account information as a one-time validation step. This is done for the security of your financial information. Until then you will still have access to all of the valuable tools and information offered on the site. If you have any questions, please contact us at 1-800-395-1113.

## Some of the many tools available on the Web

A key focus at John Hancock USA is providing you with tools and resources you can use to make informed retirement planning decisions. By utilizing these tools you may find it easier to set a retirement goal and figure out how much you should be contributing in order to reach it.

- ▶ Access your account balance and performance information
- ▶ Make changes to your investment options\*
- ▶ See how much you may have in retirement
- ▶ Set a retirement goal
- ▶ Take the *Risk Quiz* to help you determine your risk tolerance
- ▶ Read tips on how much to contribute and the best way to allocate your contributions
- ▶ Try our personal rate of return calculator
- ▶ Download your detailed retirement account statements
- ▶ Enroll online if available
- ▶ Check out interactive planning tools and articles from CNN Money™
- ▶ Read about your investment options

For ongoing access to your account, have the following information ready:

#### Web site:

- [www.jhpensions.com](http://www.jhpensions.com)
- Your user name and password

#### Toll-free phone:

- Toll-free phone 1-800-395-1113
- Contract number: \_\_\_\_\_
- Social Security Number (SSN)
- Personal Identification Number (PIN)
- Most recent statement (for comparison)

#### Toll-free phone hours:

Monday to Friday 7 a.m. to midnight (ET)  
Saturday 9:30 a.m. to 5 p.m. (ET)

Client account representatives are available to assist you weekdays between 8 a.m. and 8 p.m. (ET)

For assistance in Spanish, please dial 1-800-363-0530.

## Toll-free phone service



### Here's what you can do through our toll-free phone service 1-800-395-1113

- ▶ Find out your account balance
- ▶ Make changes to your investment options
- ▶ Get information on distributions
- ▶ Get investment option unit values, investment returns and interest rates
- ▶ Change your Statement type (summary or detailed)

#### To access your account, have the following information handy:

- ▶ Contract number (available from your plan administrator or your statement)
- ▶ Social Security Number (SSN)
- ▶ Your PIN

Your 5-digit Personal Identification Number (PIN) activates your account information on both the toll-free phone service and the Web site [www.jhpensions.com](http://www.jhpensions.com). This PIN will be sent to you once your enrollment information is processed.

**If you registered and accessed your account online you can use either your Web password or your PIN for access to the toll-free phone service.**

**Changes made to your account on the Web site or the toll-free phone service after the close of the New York Stock Exchange (normally 4 p.m. (ET) Monday to Friday), will take effect at the end of the next market day.**

### Our Web site and our toll-free phone service – helping you achieve your retirement dreams



#### Using your PIN for the first time on the toll-free phone service

Enter this number and then choose a new PIN when using this service for the first time. Choose a new 5-digit PIN that you'll be able to remember and don't share it with anyone. For security reasons, we suggest you change your PIN often.

#### Using your PIN on the Web site

If you have customized your PIN using the toll-free phone service, enter the PIN you selected when prompted.

#### Toll-free phone hours

Monday to Friday – 7 a.m. to midnight (ET)  
Saturday – 9:30 a.m. to 5 p.m. (ET)

Customer service representatives are available to assist you weekdays between 8 a.m. and 8 p.m. (ET)

For assistance in Spanish, please dial 1-800-363-0530.

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