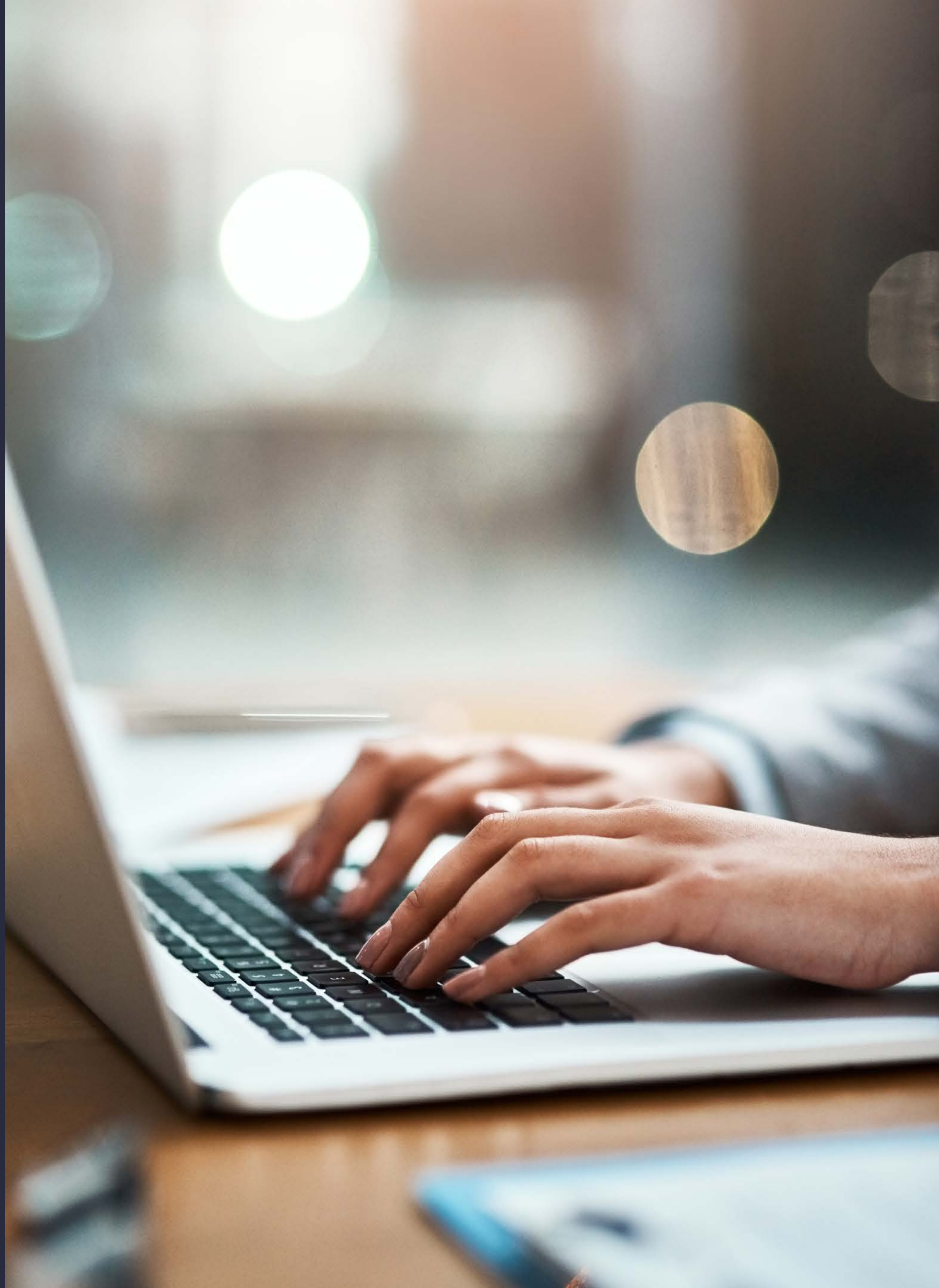# Guide to the plan sponsor website

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Website *overview*

Your John Hancock plan sponsor website helps you plug into the power of your plan—so you can benchmark performance and access insight to help optimize your plan. The website makes it easy for you to find the real-time information you need to perform your daily tasks and answer the questions you have about your plan and participant accounts.

Use the plan sponsor website to view plan investment information, see participant account details, and run standard or customized reports to help understand your plan's health and performance. You'll also find:

Overviews	Dashboard views of plan, participant, and multi-plan overview pages
Detailed information	Hyperlinks to detailed information behind the key data summarized on the overview pages
Client analytics	Dynamic reporting of your plan's performance
Multimedia content	Keep up to date with what's important to you through newsletters, product announcements, regulatory updates, white papers, and more
File transfer	Upload payroll and other files in a secured environment

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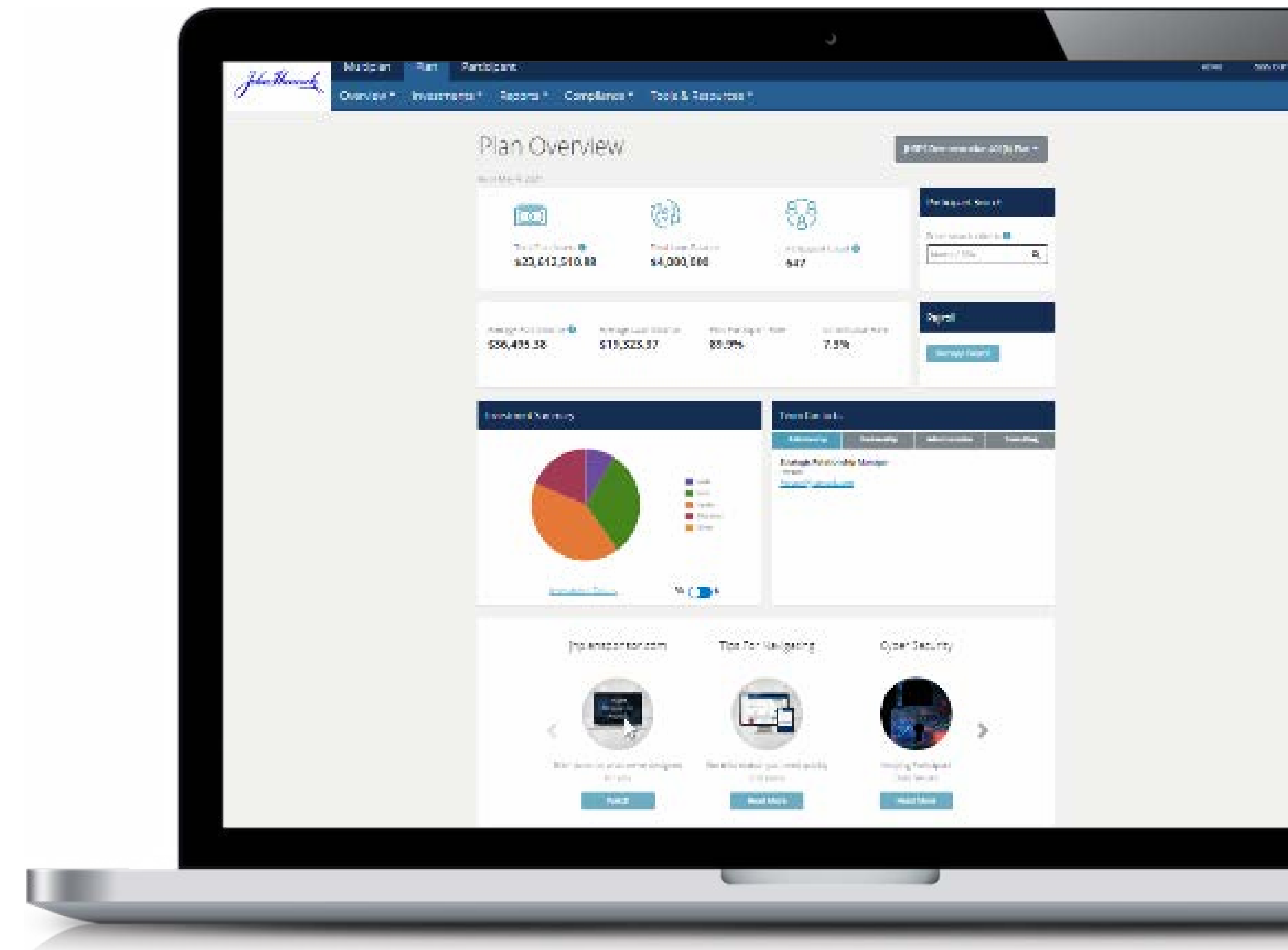
Getting *started* with the website

Requesting access

During implementation, your plan implementation manager will provide you with a website authorization form to request credentials for anyone who you authorize to access your plan. Anytime you want to make changes after implementation, you may contact your client service manager.

Logging in

As a new user, you'll receive a unique user ID and introductory email, including a link to the website to establish your password. After your initial setup:

- Go to jhplansponsor.com
- Enter your user ID and password
- Elect "Log in"

Using multifactor authentication

To help keep your plan and participant data secure, we employ multifactor authentication. When you log in to the plan sponsor website, if our systems detect that you're accessing the website from a new location or using a different device, you'll receive a text or email with a security code. You'll need to enter that security code correctly within 15 minutes to gain entry to the website. For your convenience, when you log in from a known device or location, you'll be allowed access without the additional security code.

Navigating the website

The page name and the plan name are at the top of every page, with drop-down access to all other plans to which you have access, so you can switch plans from any page with a single click.

The website offers two methods of navigation:

- At the top of each page, you'll find tabs with drop-down menus by category
- At the bottom of each page, you'll find a menu of all your options
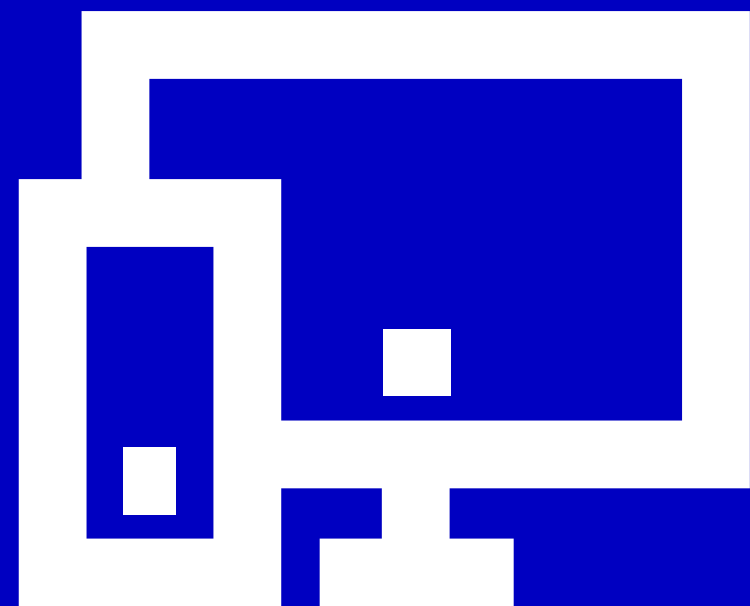
Multi-plan overview

If you have more than one plan, you'll see a summary of all your plans with us on a single page, including:

- A list of all the plans you can access
- Plan codes
- Participant counts
- Year-to-date contributions
- Total plan assets

You can also search participants in all your plans.

Plan *overview*

For each plan, you'll get an overview of key plan-level information for an at-a-glance snapshot of your plan's performance. The page includes:

- Key metrics with links to more detailed information, where appropriate

- Participant search capability

- Send and view historical payroll files

- An investment summary with asset percentages and dollars by investment category

- Your John Hancock plan contacts

- Multimedia content with news about your plan and John Hancock's products and services

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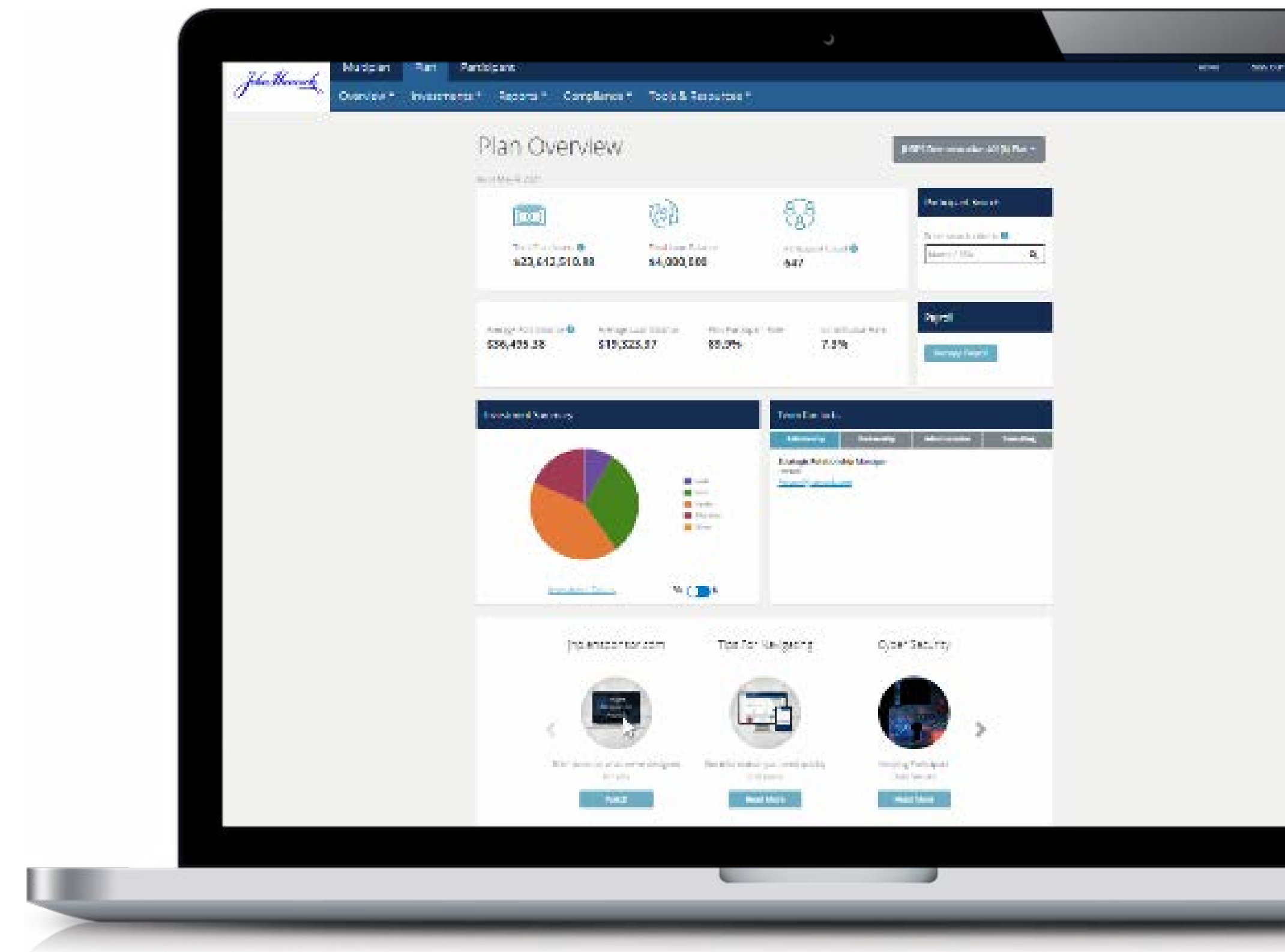
On the "Plan" tab, use the drop-down menus to access detailed information, reports, and tools, including:

- **Overview**
  - Plan overview
  - Plan activity detail

- **Investments**
  - Fund information
  - Make a fund change
  - Investment positions
  - Plan asset analysis
  - Plan rate of return
  - Net asset value by date
  - Custom investment results

- **Reports**
  - My reports
  - Published reports
  - Custom reporting
  - Plan review
  - Trust report
  - Payroll feedback
  - 16(b) report
  - Plan activity report (defined benefit (DB) plans only)

- **Regulatory disclosures**
  - Sponsor fee disclosure
  - Participant fee disclosure
  - Compliance questionnaire (if you're designated to complete)
  - SOC 1 Type 2 report and gap letter
  - SOC 2 Type 1 report

- **Tools and resources**
  - Send files/documents
  - Payroll format assistance
  - Order prospectuses
  - Pre-conversion history (if applicable)
  - Rate sensitivity calculator (DB plans only)
  - Website users
  - Help
  - Frequently asked questions (DB plans only)

User permissions may be set to allow or restrict access to these resources. If you need additional information or access, please contact your John Hancock service team.

Transmitting payroll files

You can submit payroll files directly to John Hancock or through a payroll vendor.

To send files directly to John Hancock:

Select the **"Manage payroll"** button on the **"Plan overview"** page **OR** select **"Send files/documents"** from the **"Tools and resources"** drop-down menu.

You may use these functions to transmit payroll and demographic files, as well as other document types, to John Hancock through the secure server.

Ways to manage your submissions

If you submit your own contribution files, our **payroll assist** service lets you test a trial submission for an accuracy read before you formally send them to us. Just make the necessary adjustments to your actual submission, and you're good to go.

Also, depending on your payroll configuration, you may qualify for **email notices** that identify any errors in your submitted files. If errors are detected, you can correct them quickly and easily on the plan sponsor website.

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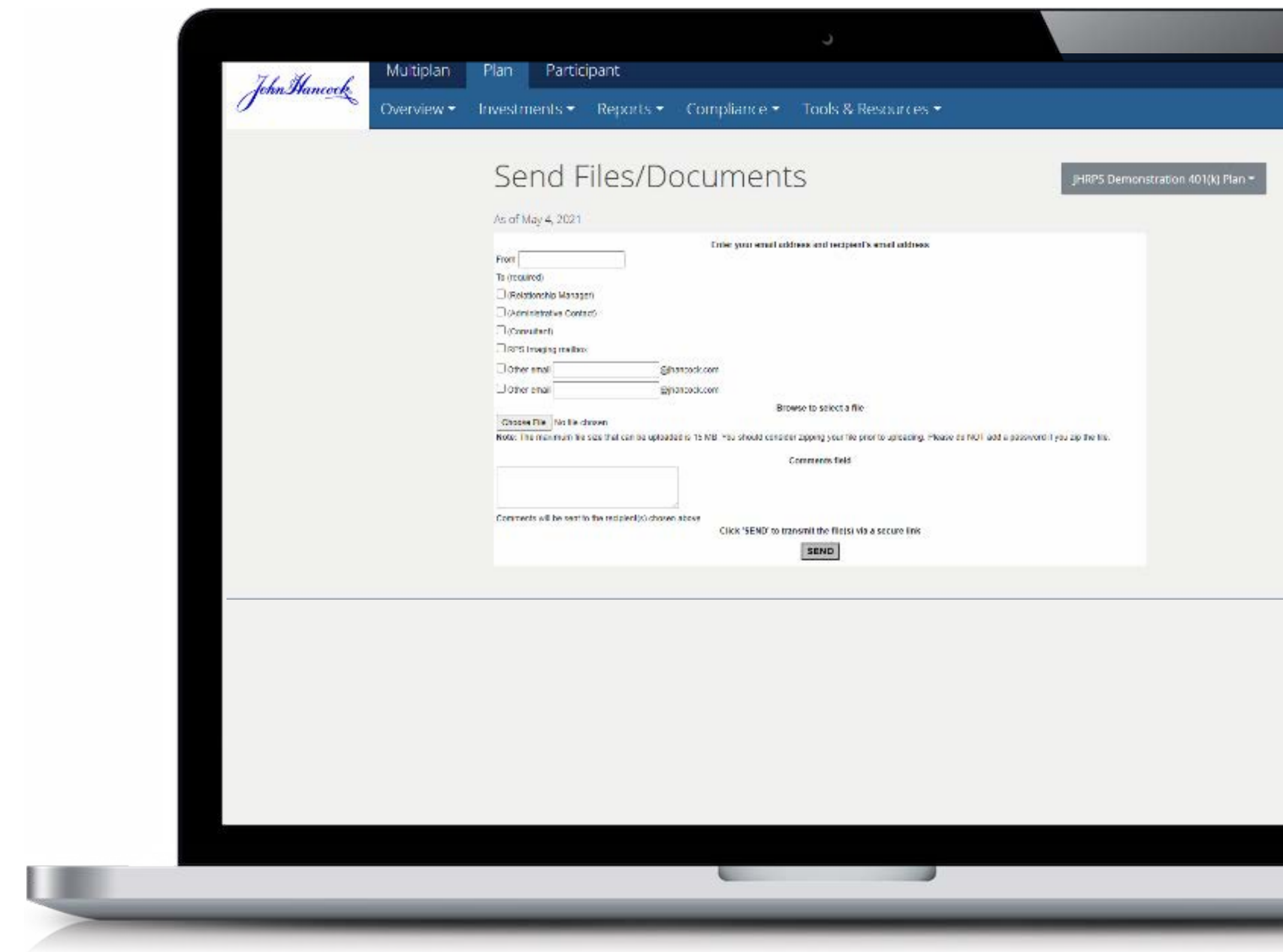
For plans with a complex payroll process, high-volume transaction files, or that use a payroll vendor:

1 Select the button next to **"Payroll"**

2 Select **"Continue"**

3 Select **"Choose file"** and search your computer to select the file you wish to submit

4 Add comments to identify the file you're sending

5 Select **"Choose file"** again to locate and attach your control totals matching the file you're submitting

6 Enter the pay period end date

7 Select **"Send"** and you'll receive a confirmation that your file has been sent to John Hancock for processing. A John Hancock payroll representative or someone else from the service team will contact you if there's a need to clear potential errors and warning messages. Once the file is fully reconciled, John Hancock will request funding and process the payroll to participant accounts.

You may also select **"History of sent files"** to see the following information about files you've sent to John Hancock:

- Date and time
- File name
- File type
- Sent by

Sending other documents and nonpayroll files to your John Hancock service team

You can use a similar process to send any type of document to your service team using the secure server. This is a best practice for ensuring the secure transmission of personal and confidential information.

1 Select **"Send files/documents"** from the **"Tools and resources"** drop-down menu

2 Select **"Other"**

3 Select **"Continue"**

4 Enter your email address

5 Select or enter the email address for the John Hancock contacts you wish to send the files to

6 Select **"Choose file"** to attach the document or file from your desktop

7 Add comments to identify the file you're transmitting and what you'd like the service team to do with it

8 Select **"Send"** and your service team will be notified, so they can log in to the plan sponsor website to retrieve the file

Navigating the "Reports" tab

My Reports

"My reports inbox" is available to users with access to custom reporting, giving you the ability to customize your own reports and schedule them to run automatically.

Reports you run will remain in the **"My reports inbox"** for 120 days. You may remove reports from the inbox by selecting the box located on the far right and then clicking the **"Remove"** button.

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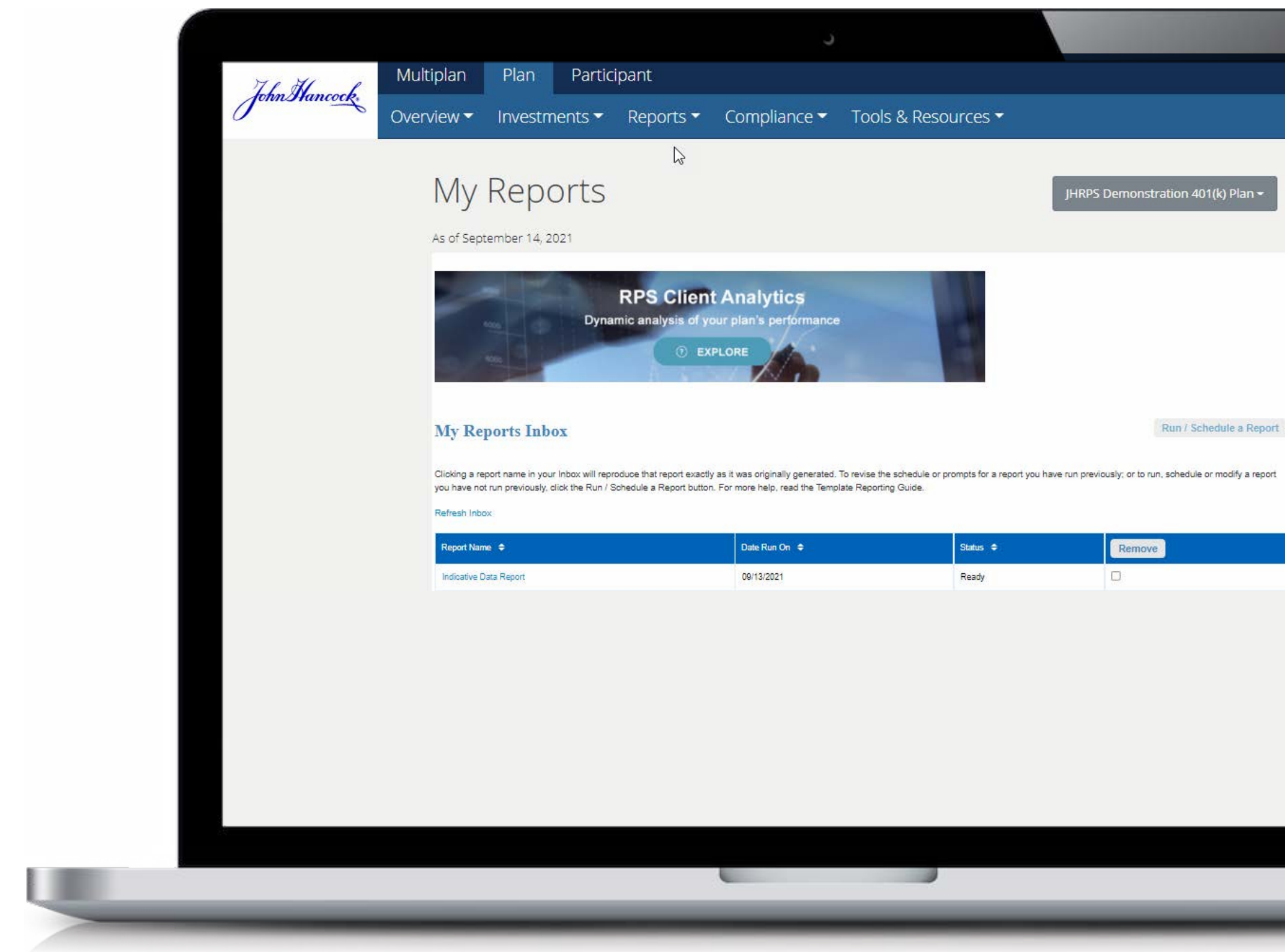
Using original and customized templates

Selecting the **"Run/schedule a report"** button—located at the top right of the **"My reports inbox"**—gives you access to the original template reports below:

- Asset allocation
- Automatic rebalance
- Balance by money type
- Beneficiary
- Deduction
- ERISA budget balance
- Loan obligation
- Managed savings—automatic increase
- John Hancock Personalized Retirement Advice
- Participant status
- Participant cash flow
- Target-date funds
- Withdrawals taken

Address/bad address report: To run a report with an original template, select the name for the report you wish to run (in some cases, you must select the as of date for your desired report) and select "Run document."

The original template reports listed above aren't available for new plans until a full quarter of history is available.

Customizing reports

You may also customize any of the original template reports by selecting **"Customize"** under the **"Settings/schedule"** column to create up to 30 customized template reports.

With customized templates, you can:

- Change the report name,
- Run the report immediately, on a specified date, or schedule it to run automatically on a recurring basis,
- Add or update an email address to receive notification each time your report is run, and
- Include or exclude certain data from original template reports. Customization filters vary by report but may include an as of date, check date, region name, division name, and participant status.
- Be sure to scroll to the bottom of the customization box and select **"Save"** to save your report to the **"Customized templates"** section of your web page.

Month- and quarter-end reports are generally updated with current information within 3 to 12 business days from month or quarter end, depending on the type of information available in the report.

To print or export your report to Excel or PDF, simply click the menu icon in the upper left corner of the report and select "Print or export."

Published reports

By clicking on "Published reports," you'll find reports and files run by your John Hancock service team and made available to you on the secure server. These include:

- Custom reports saved specifically for you
- Compliance and governmental reports used for compliance testing
- Quarterly investment summary reports, often used for investment reviews
- Tax reporting, including copies of all participant 1099-R tax forms by year
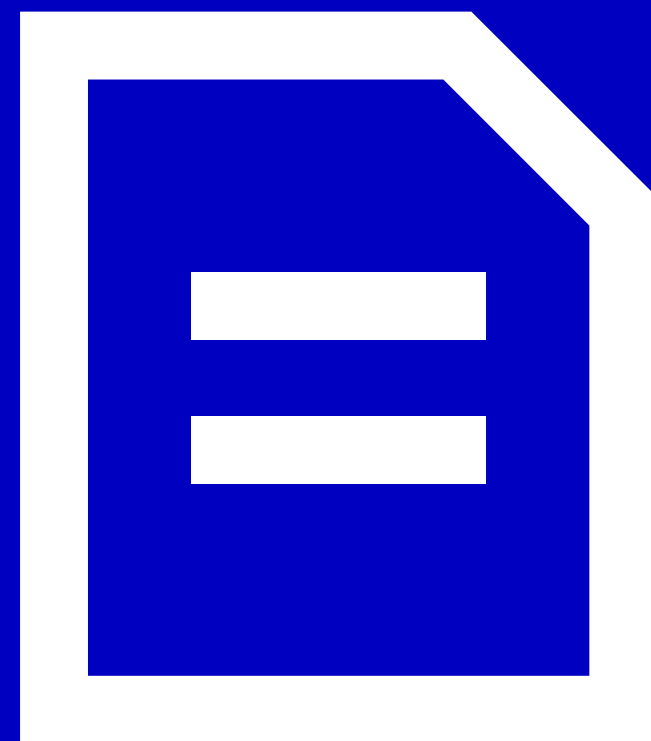
Custom reporting

Different from the customized templates, this tool helps you pull virtually any data field from our recordkeeping system into a report that you can export to Excel or PDF formats.

Plan review

Clicking on "Plan review" gives you access to your history of quarterly service review reports, including statistics for your plan and participants. Use this report to understand participant behavior, spot trends, and compare your plan's data to benchmarks by industry and John Hancock's client base.

Trust report

You can download current and historical quarterly and annual trust reports, which summarize all plan fund accounts held in the plan's trust accounts. The trust report is available in both PDF and Excel formats.

Payroll feedback

You can access a full year's worth of payroll feedback files to help you manage your current payrolls and to use as a point of reference.

Data-driven *insight* with client analytics

We take your plan and participant data and make it easy for you to use it, so you can make grounded decisions about your plan. With our client analytics dashboards, you can view, sort, and benchmark your plan performance and participant behavior and model outcomes.

Interact with real-time data on your client analytics dashboard to:

- Adjust a variety of parameters, such as participant income, age, tenure, and location

- View any date range since the start of the plan

- Quickly review the entire plan or subsets of participants

- Benchmark your plan against others in your industry and on our platform

- Analyze the effects of communication campaigns or plan design features

- Model potential plan design scenarios to see their projected costs and outcomes

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You'll have access to critical plan and participant information through our different dashboards:

- Retirement readiness

- Allocations and equity exposure

- Contributions

- Loans

- Plan blueprint

Your plan's retirement readiness score shows the percentage of the plan's population that's on track for retirement—based on parameters you may choose. Because it's such a critical metric, it's featured on your client analytics homepage.

Managing participants and their accounts

You can submit payroll files directly to John Hancock or through a payroll vendor.

Searching for participants

Finding participants is easy, with a few options available on the site.

- In the "Participant search" box in the upper right-hand corner of the homepage, start typing the participant's first or last name. Using "type ahead" functionality, the more you type, the more refined the search results become. Once you see the participant you're looking for, select the name, and you'll go right to their "Account overview" page.

- You may also search by typing a full and accurate Social Security number into the "Participant search" box, and the participant name will appear. Select the participant's name and you'll be taken to their "Account overview" page.

- When you're on any participant page, you can also search for other participants by selecting "Search" from the menu options and following the same process described above.

Add/rehire participant

To add or rehire a participant, you can type their full Social Security number. The system will confirm whether the number is already on file, and then you can add or rehire the participant and update the required information.

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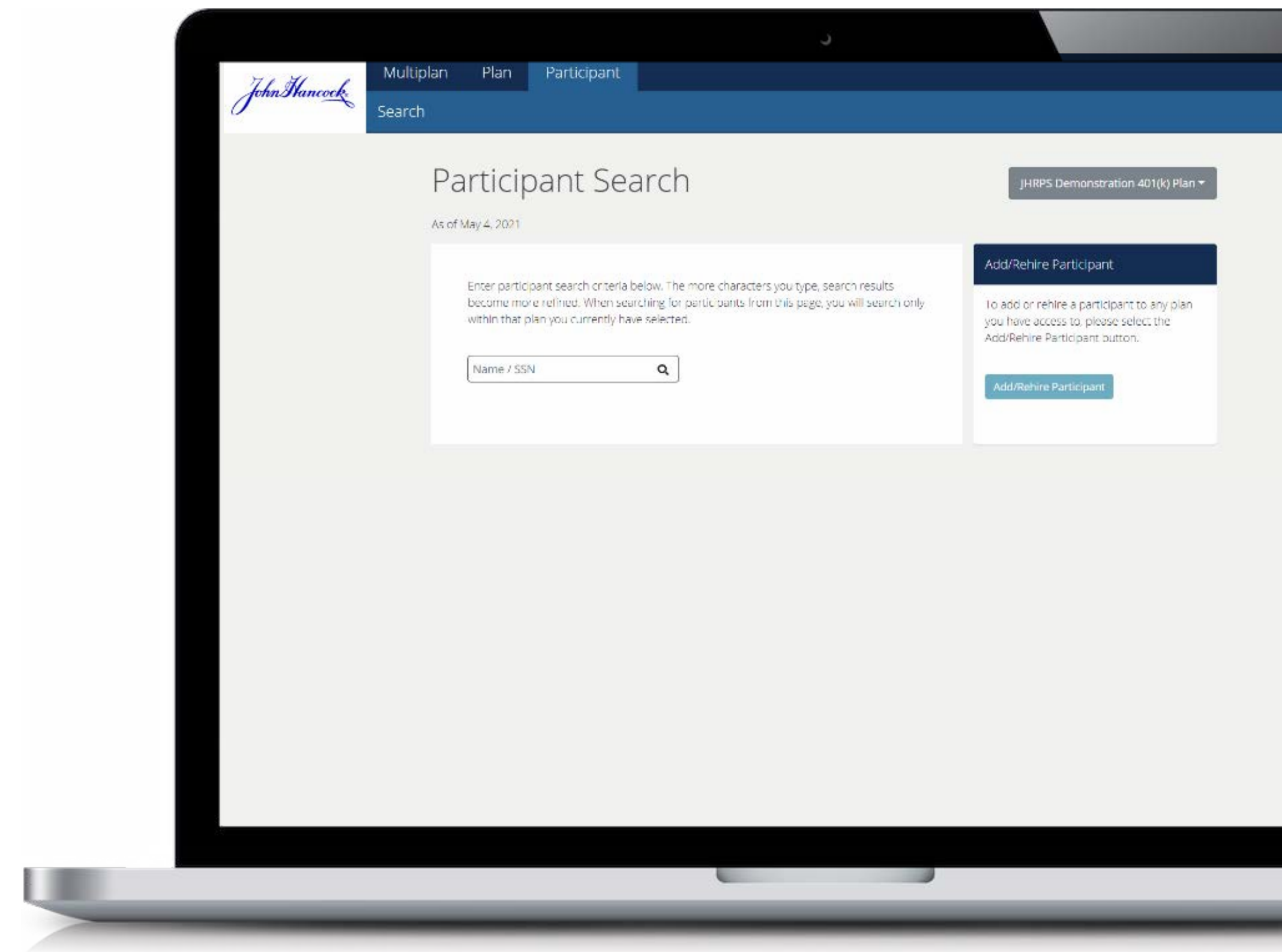
Participant account overview

On the account overview page, you can view key participant information at a glance, including:

- **Key metrics—**with links to more detailed information, where appropriate
- **Demographic information—**including status, important dates, division, and region codes
- **Deferral rates by source—**to see how much your participants are contributing to the plan
- **Vesting information—**to understand vested percentages and balances by source
- **Contact information—**with a link to view and update participant information

Depending on what your access level allows, you may be able to:

- Change the participant's address
- Add or modify a participant's email address and phone number
- Flag an account in the event of a domestic relations order
- Update an account with a rehire date, disability date, termination date, and leave-of-absence dates

For illustrative purposes only.

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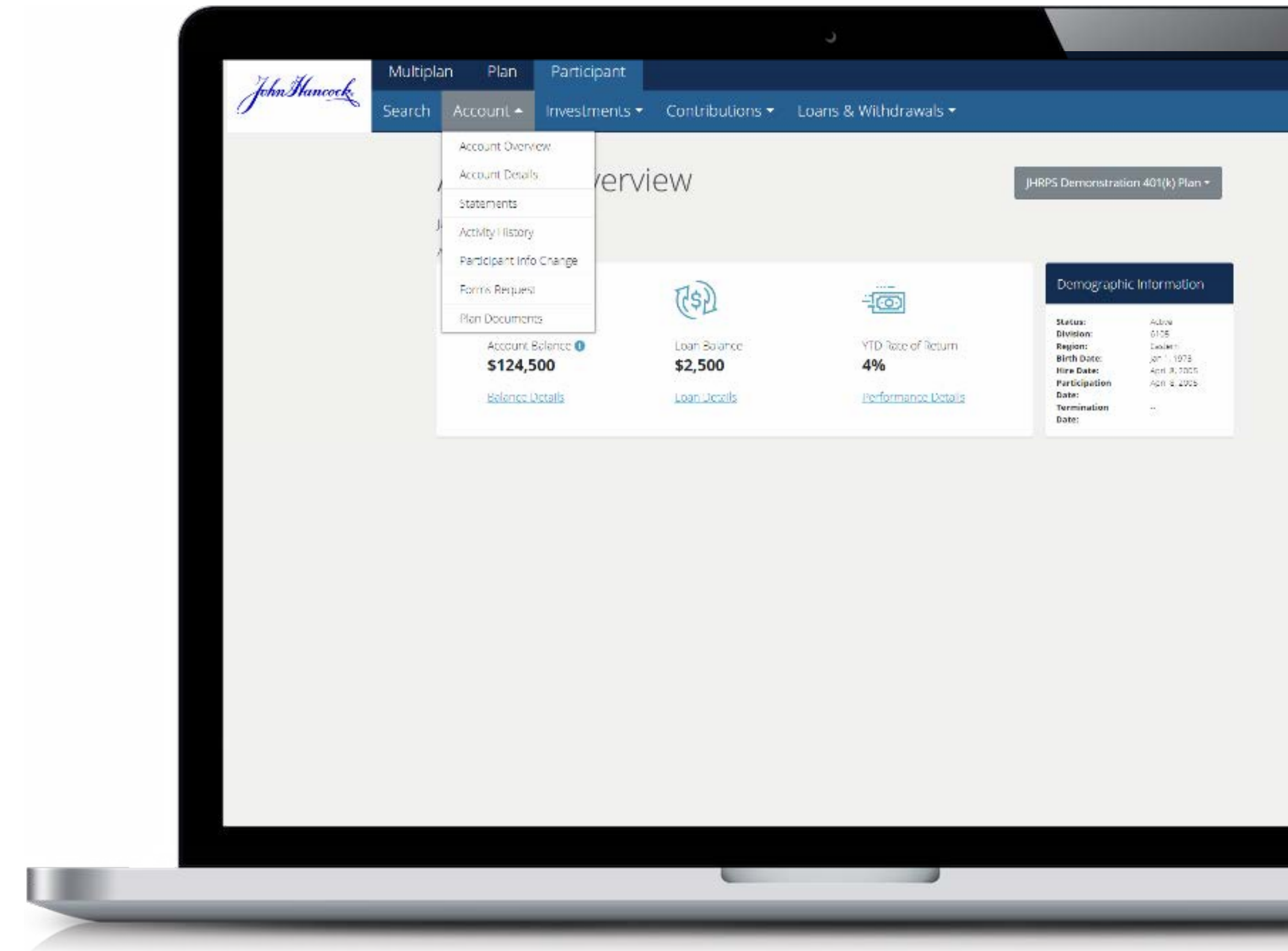
You can access a wealth of information using the drop-down menus from the "Participants" tab. Use these pages to help participants understand and manage their accounts, and to research and resolve plan administration questions.

Account

- Account overviews
- Account details (for defined contribution (DC) plans) or personal details (for DB plans)
- Employee contributions (for DC plans only)
- Statements
- Statement archives

Investments

- Investment summary
- Investment election change
- Dividend payment election (for plans with company stock only)
- Personal rate of return
- Retirement planning

Contributions

- Contribution rate change
- Enroll a participant
- Deferral and distribution elections (for nonqualified plans only)

Loans and withdrawals (for DC plans)

- Review current loan
- Model new loan
- Initiate distribution
- Initiate withdrawal
- Held transactions

Benefits (for DB plans only)

- Benefit summary
- Benefit estimate calculator
- Request retirement application

Not all plan or user permissions allow for access to all the pages and features. If you need additional access, please contact your John Hancock service team.

Participant information change

- Request forms and plan documents
- Change beneficiary information
- Change contribution rates
- Change investment elections
- Model a new loan or review current loan information
- View or initiate distributions or withdrawals from the plan

Anything processed on the plan sponsor website for a participant will generate a confirmation that's mailed directly to the participant's address on record.

Any changes made before 4:00 P.M., Eastern time, will take effect on the next business day, and any changes made after 4:00 P.M. will take effect on the second business day.

For more information, please contact your John Hancock service team.

Plan inquiries

Use the local phone number provided to you by your client service manager or see the "Team contacts" section on the lower right side of the "Plan overview" page to locate the contact you wish to reach.

Participant services

800-294-3575

Mailing address

c/o John Hancock Retirement Plan Services, LLC
P.O. Box 940
Norwood, MA
02062-0940

John Hancock®