



# FAQs

## About our new website

### Q: Why did you change the look of the website?

**A:** We refreshed the look of our website to make it easier for you to find what you need and view the site on any size device. We've also enhanced the website to deliver more personalized guidance and help you with planning for retirement and meeting your goals. After logging in, you'll be able to create your new plan for retirement.

### Q: How do I register for my online retirement plan account?

**A:**

- Go to [myplan.johnhancock.com](https://myplan.johnhancock.com) and click on "Register now." Follow the instructions and you'll be registered in a few simple steps.
- For future visits, you'll only need your username and password to access your account. If you ever forget it, you can click on "Forgot username/password."

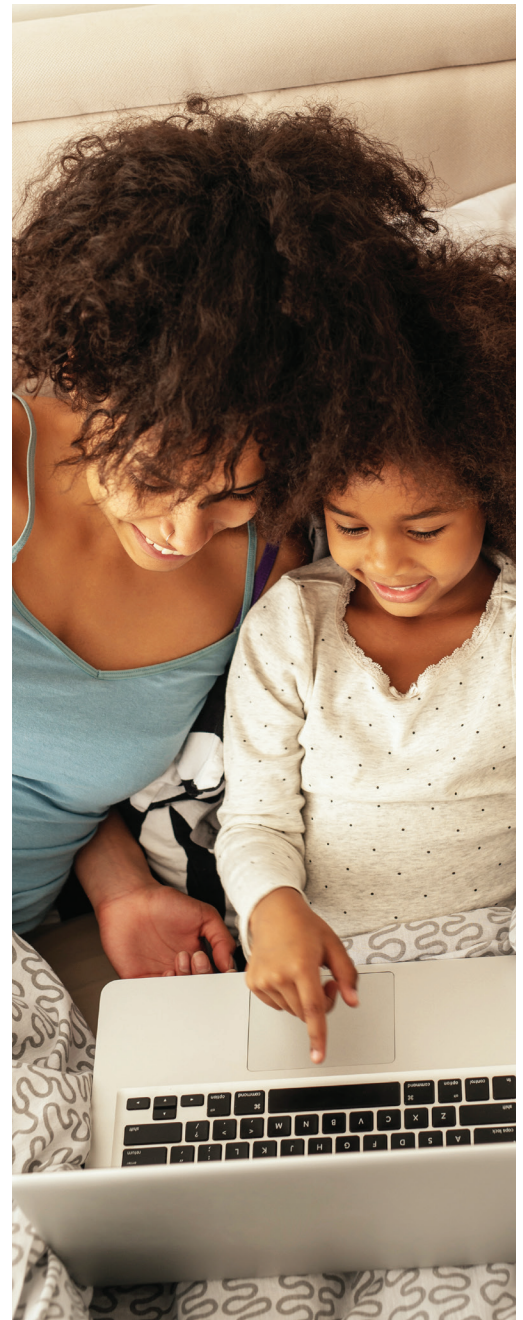
### Q: Who's my plan administrator?

**A:** Your plan administrator is usually someone in your company's human resources department.

### Q: Why do you need my personal information to give me a contact number?

**A:**

- We use your last name, the last four digits of your Social Security number, and your date of birth to find you in our systems and determine the best service center and phone number to help answer any questions about your account.
- If you're uncomfortable entering this information, you can also find the phone number for your specific service center on one of your quarterly statements.
- If you're a participant in a retirement plan, a representative in our Participant Service Center can help.
  - If you have a numerical contract number or are calling about a 401(k) plan with under 200 employees, call 800-395-1113 (800-363-0530 for Spanish).
  - If you work for a company with more than 200 employees, call 800-294-3575 (888-440-0022 for Spanish).



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## About the website (continued)

### **Q: I know I entered my last name/last four digits of my Social Security number and date of birth correctly. Why does the page say you couldn't find me?**

- A:**
- There could be a couple reasons behind this:
    - If your retirement plan has recently moved to John Hancock, we may not have received your information from your plan administrator yet.
    - We may have incorrect information in our files. Please contact your plan administrator or employer to confirm that your information is correct.
  - If you're using the "Forgot username" feature and have received this message, we recommend you try and register your account again.

### **Q: Why do I have more than one profile?**

- A:** If you have more than one John Hancock retirement account, you may be asked to register each of them to gain access to your online account.

### **Q: Why do I have to register again (for my other plan) given I'm already registered for the website?**

- A:**
- This helps to ensure that your account remains secure. That's why we sometimes ask you to revalidate your information to get full access. You'll only have to register once for each profile you have.
  - If your plan sponsor has recently changed from one John Hancock account type to another and your previous account shows a \$0 balance, you may need to register under your new plan.

### **Q: Why is my profile information not all the same (e.g., name, address, phone numbers, and email) across my multiple accounts?**

- A:** If you have more than one John Hancock retirement account, you may need to update your personal information under each of your profiles to help ensure your personal information is accurate and up to date.

### **Q: Why do I see a zero balance when I log in given I have money with you?**

- A:**
- Your plan may have been moved to another John Hancock account type. If this is the case, you'll see a drop down at the top of your screen once you've logged in. Click on that drop-down menu to select your other account. You'll need to register your second account. In doing so, you'll be asked to create a new username and password.
  - Using the new username/password to log in to your account in the future will ensure you see your active account first. You'll still have access to your old account for up to 24 months after your money was moved to allow for access to old statements or account activity.
  - Note that you should select "Profile one," if prompted to select a profile.

# About the website (continued)

## **Q: Why can't I use the same username for all my profiles?**

**A:** Once you've registered all your accounts, if you have more than one John Hancock account, you'll be able to use any of their usernames/passwords to gain access to your accounts.

## **Q: I have more than one account with John Hancock, so how do I access the other accounts?**

**A:** Once you've registered at least one of your accounts, the website will find all of the retirement accounts you have with John Hancock, based on your last name, date of birth, and Social Security number matching exactly. If a match is found, once logged in, there will be a drop down at the top of the screen listing all of the accounts you have with us. Click on the drop-down menu to select another account to view/manage.

## **Q: I set a goal and now it's gone—what happened?**

- A:**
- Based on feedback, we've updated our retirement planning experience with a new tool that provides even more personalized guidance to help you put a plan in place to meet your retirement goals.
  - Because our new planning experience requires slightly different information and enables you to provide even more details to further fine-tune and personalize your plan, we were unable to carry over details entered in our old experience. Please log in and use our new retirement planning tool.

## **Q: Why don't I see my retirement income on my homepage anymore?**

- A:**
- After logging in, your homepage will show you how you're progressing toward your retirement goal after you've gone through the process of providing the necessary information for our new retirement planning tool. To create a goal, simply click the "Let's go" button on the homepage and create your personalized retirement action plan. Our new retirement planning experience requires more personalized information, so the details from the previous experience weren't carried over.
  - To get an update on your retirement income and your progress on covering your expenses in retirement, simply click on the "Let's go" button beside the picture.

## **Q: How do I get my retirement income estimate?**

- A:**
- We've updated our retirement planning experience with a new tool that provides even more personalized guidance for you, so you can create a retirement plan based on your unique needs.
  - After logging in, click on the "Let's go" button on your homepage, follow a few simple steps, and you'll be able to see your projected income in retirement. You'll also see how you're tracking toward covering your projected expenses in retirement, including healthcare costs, to understand if you may want to make any adjustments now to help your future.
  - To get an update on your retirement income and your progress on covering your expenses in retirement, simply click on the "Let's go" button beside the picture.

## About the website (continued)

### **Q: Can I still use the old website URL after the new web experience launches?**

- A:**
- We recommend that you update any of your bookmarks to the new login page and URL to [myplan.johnhancock.com](https://myplan.johnhancock.com).
  - Using the old URL will automatically redirect you to the new login screen to make it easier for you.
  - You'll be unable to access the old web experience.

## COVID-19 and your retirement

### **Q: What's the CARES Act?**

- A:** The Coronavirus Aid, Relief, and Economic Security (CARES) Act was enacted on March 27, 2020. It may offer you relief if you need to borrow from your retirement plan account. Our CARES Act flyer provides an overview of the program.

### **Q: Who qualifies for assistance under the CARES Act?**

- A:** A qualified individual is a participant of a retirement plan, their spouse, a dependent who's been diagnosed with the virus SARS-CoV-2 or with coronavirus disease 2019 (COVID-19) by a test approved by the Centers for Disease Control and Prevention (CDC). In addition, a qualified individual is also a participant who, due to such virus or disease, suffers adverse financial consequences resulting from:
- You, your spouse, or a dependent testing positive for coronavirus, or
  - You facing quarantine, layoffs, reduced hours, or a furlough before the end of 2020, or
  - Being unable to work due to lack of childcare or, if the individual owns or operates a business, as a result of a closure or reduction in operating hours, or
  - Other factors, as determined by the Secretary of the Treasury (or the Secretary's delegate).

### **Q: Has my plan adopted the CARES Act?**

- A:** Your company's plan administrator or employer can help you understand which provisions may have been adopted by your company's plan.

### **Q: Does the CARES Act affect student loans?**

- A:** Yes. Repayments of federal student loans owned by the U.S. Department of Education will automatically be put on hold until September 30, 2020. Interest won't accrue while these payments are suspended.

### **Q: Are any CARES Act forms available in Spanish?**

- A:** There aren't Spanish versions of our forms at this time.

# COVID-19 and your retirement (continued)

## **Q: I need money, so can I take a loan from my retirement account?**

- A:**
- If your plan allows loans and has adopted the CARES Act's loan provisions, you can determine online if your retirement account with John Hancock has loan provisions.
  - For more information on how to take a loan, including any applicable limitations and repayment options, sign in to our website and view **"COVID-19 and your retirement account"** in the "Contact us" section of the homepage.

## **Q: I've been laid off and need money to pay rent and bills. Can I take a cash withdrawal from my retirement account?**

- A:**
- Your retirement plan likely offers a variety of withdrawal/distribution options, and you may be able to submit a cash distribution request online under the CARES Act, if you're terminated or retired.
  - For more information on your withdrawal options, sign in to our website and view **"COVID-19 and your retirement account"** in the "Contact us" section of the homepage.

## **Q: I currently have a loan. What are my options?**

- A:** Typically, you have up to five years to repay a retirement plan loan. If you don't repay it on time, the amount is treated as a distribution and taxed. With the CARES Act, if you already have a plan loan outstanding and were scheduled to finish repaying it before December 31, 2020, you may take advantage of a one-year delay for every loan repayment due between March 27, 2020, and December 31, 2020.

## Tips for handling market volatility

Investing for a long-term goal—such as retirement—takes planning, patience, and discipline. While recent market activity may be causing you to question your planning, it's important to remain patient and disciplined.

Visit My Learning Center to learn about investment strategies, riding out the market cycle, or why not acting on your emotions in this difficult time may be a good approach.



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There is no guarantee that any investment strategy will achieve its objectives.

The projected retirement income and expenses within the retirement planner are hypothetical and for illustrative purposes only. Please refer to the participant website for assumptions used to calculate these projections. Results are not guaranteed and do not represent current or future performance of any specific account or investment. Due to market fluctuations and other factors, it is possible that investment objectives may not be met. All investments carry a degree of risk, and past performance does not guarantee future results.

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