How to set-up & access your Benefit Providers Multiple Employer 401K Account

www.benefitprovidersllc.com

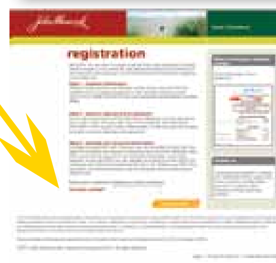
It's your retirement fund, so you should have 24/7 access to your account information. See your account balance, make fund transfers, review your investment instructions, set a retirement goal or rebalance your retirement account with the click of your mouse. Follow these directions to set-up your online account for anytime, anywhere access to John Hancock's tools and services. (John Hancock invests your 401K Multiple Employer funds, so you can access their wealth of investment tools and services.) Or call the toll-free number to get your information.

FIRST TIME REGISTRATION —

Go to www.jhpensions.com
(in New York, www.jhnypensions.com)

1. **Click the *register* button** on the screen to begin your first time registration on the site.

2. **Enter the five-digit contract number (72508) in the space provided**. This number can be obtained from your plan administrator or from your quarterly statements.



3. Once you've entered your contract number, you will be taken to the registration page.

   Please fill out the registration information. Remember your username, password and the answer to your challenge question — you will need it for future account access.

4. **Enter your PIN** — You will be asked to enter your PIN. This number can be found on the PIN card that was attached to your enrollment form, or mailed to you. Please enter the five-digit number in the provided space. (Your contract number and PIN numbers are not the same and will be required at different time when using this website.)

Continued Access — Now, you're all set!

You will be able to access your personal account information at any time using your username and password.

HELPFUL HINTS:

- You will need only your username and password when visiting the site in the future. Please write this information down and keep it in a secure place.
- You can use letters and/or numbers for your password. Please choose a password that you can remember, but cannot be guessed by others. We recommend that you avoid obvious words or numbers, such as family information or birthdays. If you need to write down your password, please keep it in a secure place.
- **Your PIN card is important.** Do not lose or discard it and always keep it in a safe place.
- If you receive two PIN cards, use the card with the most recent date.
- If you forget your personal username or password, you will be prompted to answer your challenge question to regain access.

205 S. Whiting Street, Suite 311, Alexandria, VA 22304
phone: (703) 370-2226 fax: (703) 370-1226

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www.benefitprovidersllc.com

Website Tools

Use our online tools to manage your account:

- ✓ Enroll online
- ✓ Review your investment options and fund performance info
- ✓ Access your account balance and view your account activity over the last 24 months
- ✓ Make changes to your investment options
- ✓ See how much money you may have in retirement
- ✓ Set a retirement goal and receive a personalized action plan
- ✓ Take the Risk Quiz to determine if your investment selection is right for you
- ✓ Access tips on how much to contribute and how to evaluate your investment options
- ✓ Take advantage of our interactive financial planning tools and helpful articles

Toll-Free Phone Service — 1-800-395-1113

If you have any questions, or would like to access your account information, you will need to have the following information handy:

1. **Contract number — (72508)**
   This five-digit number (72508) is located on your quarterly statement, and is available from your plan administrator
2. **Social Security Number**
3. **PIN** — This five-digit number can be found on your PIN card, which is located on your enrollment form or was mailed to you. You will be prompted to create a customized PIN number. Choose a number that you will remember and keep this number private.

Access — Now, you will be able to access your account or speak with a representative.

Phone Tools

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

HELPFUL HINTS:

- Once enrolled if you would like to match your Web password to your toll-free service line Personal Identification Number (PIN), enter a 5-digit numeric password and then call **1-800-395-1113** to change your PIN to the same number.

Toll-Free phone hours

1-800-395-1113

Monday thru 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)

Para ayuda en español, por favor marque 1-800-363-0530.

Forget your customized PIN? You can still access your account by using the original PIN on the supplied card, along with the balance of a recent account statement.

Forget your customized PIN <u>and</u> lost your original PIN card? Please call the toll free number above to request a new PIN card. You will be required to verify your identity by providing some personal information, such as your Social Security Number, date of birth, etc. A new PIN card will be mailed to you within five to seven business days.

For more information, please e-mail us at info@hrefile.com or visit us at www.benefitprovidersllc.com

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