



A retirement plan for the *modern* workforce

Employer-sponsored retirement plans are critical for helping people save for retirement—and for attracting and retaining talent. But for many small businesses, managing a retirement plan can be difficult when you do it alone.

Signature Fiduciary Connect™

is designed for small to midsize organizations that want a simple, flexible, and easy-to-administer 401(k) plan. The plan is a seamless integration of retirement plan specialists working together to take on plan administration, HR tasks, and fiduciary risk while engaging your employees in their plan.

John Hancock is unaffiliated with AMP and Wilshire, and none are responsible for the liabilities of the others.

FOR PLAN SPONSOR USE ONLY. NOT FOR USE WITH PLAN PARTICIPANTS.



We're better—together

Powered by **John Hancock**, **AMP**, and **Wilshire** our integrated solution is backed by a commitment to innovation, service, and support.

See what's in it for *you!*

Outsourced administrative tasks

- Relief from administrative tasks, so you can focus on your business
- Experienced professionals to manage your plan and investments

Managed fiduciary risk

- Designated fiduciaries for investment selection and monitoring
- Protection from fiduciary liability

Lower costs

- Plan-smart, group- negotiated pricing
- Simple, easy-to-understand costs

Increased employee engagement

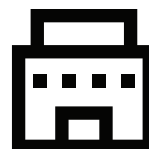
- Seamless employee journey from HR set up to 401(k) plan enrollment
- Personalized retirement planning guidance and financial wellness tools and engagement



To learn more about this opportunity, please contact Elizabeth Kuroski at (312) 248-8085 or ekuroski@lsfgchi.com

The power of *partnership*

We help make it easy for you to offer your employees a retirement plan. Work with AMP as your single point of contact for end-to-end oversight from a team of retirement plan specialists.



Employer



- 3(16) plan administrator
- 402(a) named fiduciary



- Plan recordkeeper
- Participant services

Wilshire



- 3(38) investment fiduciary
- Financial Advisor

Elizabeth Kuroski is a Registered Representative and Investment Adviser Representative of Equity Services, Inc. Securities and investment advisory services are offered solely by, Equity Services, Inc., Member FINRA/SIPC, 123 N Wacker Dr, Suite 600, Chicago, IL 60606 (312) 236-2500. Lakeshore Financial Group is independent of Equity Services, Inc.

Wilshire 3(38) Investment Management Services is detailed in the investment manager services agreement in effect between you and Wilshire. The services are provided in accordance with and subject to the terms and conditions there. Wilshire Advisors, LLC (Wilshire) is an investment advisor registered with the SEC. Wilshire is a registered service mark. Please be aware that adding Wilshire's 3(38) solution to your clients' plans with John Hancock may affect investments they have in guaranteed accounts and stable value funds. When the Wilshire 3(38) solution is added, Wilshire will direct that interest in guaranteed accounts and stable value funds be redeemed. Transfers from guaranteed accounts will be at the lower of book value or market value, and transfers from stable value funds may be subject to a market value adjustment. Wilshire's 3(21) Investment Services with auto-execute is also available within Signature Fiduciary Connect.

Plan administration, compliance, and other services provided by an independent plan consultant (TPA) are subject to the terms and conditions of the service agreement with the TPA, which is separate from the John Hancock group annuity contract and recordkeeping agreement. The services of a financial professional are also subject to the terms and conditions of the service agreement with the financial professional, which is also separate from the John Hancock group annuity contract and recordkeeping agreement.

The content of this document is for general information only and is believed to be accurate and reliable as of posting date but may be subject to change. It is not intended to provide investment, tax, plan design, or legal advice. Please consult your own independent advisor as to any investment, tax, or legal statements made herein.

Group annuity contracts and recordkeeping agreements are issued by John Hancock Life Insurance Company (U.S.A.) (John Hancock USA), Boston, MA (not licensed in New York), and John Hancock Life Insurance Company of New York (John Hancock New York), Valhalla, NY. Product features and availability may differ by state. John Hancock USA and John Hancock New York each make available a platform of investment alternatives to sponsors or administrators of retirement plans without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock USA and John Hancock New York do not, and are not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.

© 2021 John Hancock. All rights reserved.

G-PS13969-GE 04/21-13969

FOR PLAN SPONSOR USE ONLY. NOT FOR USE WITH PLAN PARTICIPANTS.

GA0325211575665 | 23520