



*thriving businesses • vibrant communities*

# Signature Fiduciary *Connect*<sup>™</sup>

## Proposal

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### Sample 401(k) Plan

Financial Professional: Elizabeth Kuroski

JH Opportunity Number: Requested

AMP Opportunity Number: XXXX

Proposal Expiration Date: 12/22/21



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

## PROPOSAL ASSUMPTIONS:

Rollover assets:	\$150,000
Transfer assets from existing plan:	\$0
Expected annual contributions: <i>(employer and employee contributions excluding rollovers)</i>	\$150,000
Participants with an account balance:	25

Investment line up : Advantage Menu  
3(38) investment manager: Wilshire 3(38)

Mapping strategy: QDIA mapping to the JH Target Date Funds

*For start-up plans, plans must have rollovers in excess of \$25,000 to qualify for first year pricing being based upon the sum of the rollover and expected annual contributions. For start-up plans with less than \$25,000 in rollover assets, the first year pricing is based upon the rollover assets. Start-up plans are not eligible for the JH QDIA mapping credit. Takeover plans must have at least \$50,000 in transfer assets to qualify for the JH QDIA mapping credit. Incorrect information being supplied in the proposal process may result in pricing adjustments to reflect actual information.*

## IMPLEMENTATION FEES:

Setup fee:	\$0
Plan document fee:	\$0

The setup fee and plan document fee must be included with the sold case paperwork. AMP collects the setup fee on behalf of JH.

## FIRST YEAR ANNUAL FEES (assuming JH's PRA option is elected):

Percent of assets fee:	1.54%
JH annual record-keeping fee:	\$0
AMP base annual administration fee	\$1,850
Annual per account balance fee:	\$60

The above first year fees includes the following:

- JH record-keeping fees
- AMP administration fees
- 3(38) investment manager fees
- Financial advisor fee (see later page for detail)
- Corporate trustee (included in AMP fees)
- Required fidelity bond

Please see AMP contract for additional fees that may apply such as loan and distribution fees, plan document maintenance and special testing fees.



***Together Signature Fiduciary Connect and AMP provide record-keeping, third party administrative services and fiduciary services.***

- **Administration made easy**
  - AMP is the single point of contact for the employer
  - AMP signs 5500 or 8955-SSA
  - AMP approves loans and distributions
  - Simplified participant data collection
  - Assistance with participant notices
  
- **Added fiduciary support**
  - AMP acts as a 402(a) and the 3(16) fiduciary
  - Wilshire acts as 3(38) investment manager
  - Qualified Trust Company is the corporate trustee
  - Includes required fidelity bond
  - After 15 months, fees are reviewed each fall to see if the plan qualifies for a fee reduction
  
- **Award winning participant experience<sup>1</sup>**
  - John Hancock provides the same award-winning participant experience as its long admired Signature platform

***Qualifications for Signature Fiduciary Connect:***

- Employers with cloud-based payroll software provider (to which the employer must provide AMP access)
  
- Plans with routine eligibility, loan and distribution plan provisions
  
- Employers who qualify for the wired-at-work electronic delivery safe harbor and/or who regularly collect personal email address as part of the employment application process

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<sup>1</sup> "Platinum: John Hancock Participant Engagement Program," League of American Communications Professionals LLC (LACP), LACP 2020 Spotlight Awards, Global Communications Competition, November 2020; Online Enrollment Experience", October 2020; U.S. Retirement Guided and Express Online Enrollment experiences both landed in the top 5; the Guided process at #1 and Express ranking at #4. Both online enrollment options earned DALBAR's 2020 First Impressions Seal.; "Bronze Award in Consumer/Retail," Financial Communications Society (FCS) Portfolio Awards, September 2020.

# Wilshire Investment Menu

Signature Advantage 3(38) Menu			
Category	Fund	Sub Account Code USA/NY	Ticker
Stable Value	John Hancock Pooled SVF	MSV/NMY	
Inflation-Protected Bond	DFA Inflation-Protected Securities Fund	INP/NIP	DIPSX
Intermediate Core Bond	Total Bond Market Fund	BIF/NBI	JTBMX
Intermediate Core Plus	AB Income Fund	ABI/NAN	ACGYX
Multisector Bond	Strategic Income Opportunities Fund	SIM/NSW	JESNX
High Yield Bond	Blackrock High Yield Bond Fund	BYB/NBY	BHYIX
Large Blend	500 Index Fund	IND/NIX	JFIVX
Large Growth	AB Large Cap Growth Fund	ABL/NUZ	APGAX
Large Value	MFS Value Fund	MFV/NMZ	MEIHX
Mid-Cap Blend	Mid Cap Index Fund	MCI/NMI	JECIX
Mid-Cap Growth	MFS Mid Cap Growth Fund	MMM/NMQ	OTCHX
Mid-Cap Value	John Hancock Disciplined Value Mid Cap Fund	DVM/NJD	JVMRX
Small Blend	Small Cap Index Fund	SCI/NSI	JESIX
Small Growth	T. Rowe Price QM US Small-Cap Growth Equity Fund	TPQ/NHM	PRDSX
Small Value	DFA U.S. Targeted Value Fund	DUT/NDT	DFVFX
Foreign Large Blend	International Equity Index Fund	IIF/NII	JIEQX
Foreign Large Growth	EuroPacific Growth Fund	EPG/NEP	RERFX
Foreign Large Value	Hartford Schoders International Multi-Cap Value Fund	HSM/NFU	SIDRX
Diversified Emerging Mkts	New World Fund	ANW/NNW	RNWGX
Target-Date 2000-2010	John Hancock Multi-Index 2010 Lifetime Portfolio	LXQ/NXQ	JRLDX
Target-Date 2015	John Hancock Multi-Index 2015 Lifetime Portfolio	LXR/NXR	JRLIX
Target-Date 2020	John Hancock Multi-Index 2020 Lifetime Portfolio	LXS/NXS	JRLOX
Target-Date 2025	John Hancock Multi-Index 2025 Lifetime Portfolio	LXT/NXT	JRTBX
Target-Date 2030	John Hancock Multi-Index 2030 Lifetime Portfolio	LXU/NXU	JRTGX
Target-Date 2035	John Hancock Multi-Index 2035 Lifetime Portfolio	LXV/NXV	JRTKX
Target-Date 2040	John Hancock Multi-Index 2040 Lifetime Portfolio	LXW/NXW	JRTTX
Target-Date 2045	John Hancock Multi-Index 2045 Lifetime Portfolio	LXX/NXX	JRLQX
Target-Date 2050	John Hancock Multi-Index 2050 Lifetime Portfolio	LXY/NXY	JRLWX
Target-Date 2055	John Hancock Multi-Index 2055 Lifetime Portfolio	LXZ/NXZ	JLKZX
Target-Date 2060	John Hancock Multi-Index 2060 Lifetime Portfolio	LYA/NYA	JRODX
Target-Date 2065+	John Hancock Multi-Index 2065 Lifetime Portfolio	L6B/N6B	JAAFX

## BREAKDOWN OF IMPLEMENTATION FEES:

	Setup Fee	Plan Document Fee
JH	\$0	\$0
AMP	0	0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>

AMP collects John Hancock's setup fee on behalf of John Hancock.

## BREAKDOWN OF FIRST YEAR FEES (assuming JH's PRA option is elected):

	Percent of Assets Fee	Annual Base Fee	Annual Per Account Balance Fee
JH record-keeping	0.74%	\$0	\$25
AMP administration	0.25%	1,850	35
3(38)	0.05%	0	0
Financial advisor	0.50%	0	0
<b>Total</b>	<b>1.54%</b>	<b>\$1,850</b>	<b>\$60</b>

- 'PRA' is John Hancock's Personalized Retirement Advice option. The above reflects a one basis point discount on the JH record-keeping asset-based fee for including PRA at the plan level. The above does not include any additional fees that will be borne by participants who elect to use the PRA service.
- For takeover plans with more than \$50,000 in transfer, the above reflects a ten basis point discount for QDIA mapping.
- The AMP fees include the fee for Qualified Trust Company (the corporate trustee) and the required fidelity bond.

The 'Percent of Asset Fee and the annual JH Record-keeping Fee must be billed to the plan assets on a pro-rata basis. The Annual AMP Administration Fee is billed by default to the employer. The Per Account Balance Fee is billed by default to the Plan on a per-capita basis, but a portion of this fee may be billed to the employer.

Please see AMP contract for additional fees that may apply such as loan and distribution fees, plan document maintenance and special testing fees.



### To learn more about this program please contact:

Paul Klehr at (224) 324-0907 or [pklehr@nova401k.com](mailto:pklehr@nova401k.com). You may schedule a time to speak to Paul Klehr using his Calendly link: <https://calendly.com/pauklehr/30minnova?month=2021-10> .

Consultative.

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We make retirement plans work.

For 50 years, we've helped people plan and invest for retirement. Today, we're one of the largest full-service providers in the United States.

(Source: "2020 Defined Contribution Recordkeeper Survey," PLANSPONSOR, 2020.)

**For complete information about a particular investment option, please read the fund prospectus or Offering Memorandum/Trust Document. You should carefully consider the objectives, risks, charges and expenses before investing. The prospectus or Offering Memorandum/Trust Document contains this and other important information about the investment option and investment company. Please read the prospectus or Offering Memorandum/Trust Document carefully before you invest or send money. Prospectus or Offering Memorandum/Trust Document may only be available in English.**

Participation in John Hancock Personalized Retirement Advice (Retirement Advice) does not guarantee investment success. All investing involves risk, including possible loss of principal. Fees for this service are based on a tiered schedule and vary by account balance. For more information, consult the John Hancock Personalized Retirement Advice Investment Advisory Agreement. John Hancock Personal Financial Services, LLC ("JHPFS"), a registered investment adviser and affiliate of John Hancock Retirement Plan Services, LLC ("JHRPS"), is the investment manager of the Retirement Advice program. JHPFS has selected Morningstar Investment Management LLC, a registered investment advisor and wholly-owned subsidiary of Morningstar, Inc., to act as the "independent financial expert" (as defined in the U.S. Department of Labor's Advisory Opinion 2001-09A) for Retirement Advice. JHPFS monitors Morningstar Investment Management's performance. Morningstar Investment Management LLC is not affiliated with JHRPS, JHPFS or its affiliates. JHPFS acts as a fiduciary with respect to the management of Retirement Advice investments.

The information in the proposal assumptions section is used to calculate the asset based and dollar based fee amounts. The amount of the asset based and dollar based fees and is conditioned upon the continuing validity of the information in the proposal assumptions. A material change to the assumptions, such as +/- 10% in total plan assets or the number of account balances, the percentages of assets mapped to JH Target Date Funds or the use of the John Hancock Personalized Retirement Advice service, may result in a change in the asset based and dollar based fee amounts or to the John Hancock Credits.

If the supplied proposal information indicates the plan is eligible, the asset based fee assumes a QDIA mapping to the John Hancock Target Date Funds. If the Plan is actually ineligible for the credit or the Plan's transfer assets are not invested in the JH Target Date Funds, then the applicable credit noted will no longer apply, and the Plan will be charged the asset based fee without the 0.10% credit. Start-up plans are not eligible for the JH QDIA mapping credit. Takeover plans must have at least \$50,000 in transfer assets to qualify for the JH QDIA mapping credit.

The asset based fee assumes use of the John Hancock Personalized Retirement Advice service and includes a credit of 0.01%. If the John Hancock Personalized Retirement Advice service is not used, then the applicable credit noted will no longer apply, and the Plan will be charged the asset based fee without the 0.01% credit.

Please be aware that adding Wilshire's 3(38) solution to your clients' plans with John Hancock may impact investments they have in guaranteed accounts and stable value funds. When the Wilshire 3(38) solution is added, Wilshire will direct that interests 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.

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 representative are also subject to the terms and conditions of the service agreement with the financial representative, which is also separate from the John Hancock group annuity contract and recordkeeping agreement.

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.

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