



RETIREMENT PLAN
SERVICES

Accessing John Hancock USA Services



Find out how you are doing

Want to find out your current account balance, make fund transfers, review your investment instructions, set a retirement goal or rebalance your retirement account? Use these instructions to access our interactive website or our toll-free telephone number and take control of your retirement planning.

How to Access our Website

Register online and you'll receive a personalized experience where you can use a variety of tools and services that put you in control of your retirement.

First Time Registration

Go to www.jhpensions.com

1. Enter your contract number

Please enter the five-digit contract number in the space provided. You can obtain this number from your plan administrator or from your quarterly statement.

2. Create a username and password

Once you've entered your contract number, you will be prompted to create a unique username and password. You will need these to access the website and your account online in the future.

3. Enter your PIN

You will be prompted to enter your PIN. You can find this number on the PIN card which was attached to your enrollment form or mailed to you. Enter this five-digit number in the space provided. (Please note that the contract and PIN numbers are not the same and will be required at different times when using John Hancock USA's services.)

Go! You will now be able to access your personal account online to check your account balance, make fund transfers, or check out the fund lineup available to your plan.

Ongoing Access

Once you have registered online, you will only need your customized username and password for all future visits. If you forget your customized username or password, you will be prompted to answer a security question to regain access.

Please note

- Your PIN card is important. Please do not lose or discard it and always keep it in a safe place.
- If you forget your login information, you can always use the number from your PIN card and the balance of a recent statement to gain access to your account.
- If you receive two PIN cards, please use the card with the most recent date. Only the card with the most recent issue date will permit access to your account.

Some of the many tools available on our website

A key focus at John Hancock USA is providing you with tools and resources you can use to make informed retirement planning decisions. By using these tools, you will be able to set a retirement goal and figure out how much you should be contributing in order to get there. On our website you can:

- ▶ Enroll online (if available to your plan)
- ▶ Review your investment options and fund performance information
- ▶ 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 the best way to allocate your contributions
- ▶ Take advantage of our interactive financial planning tools and articles from CNN Money™

*Investment change functionality is available weekdays from 7 a.m. to 3 a.m. and Saturday 9 a.m. to 9 p.m. (ET), if available to your contract.

Toll-free phone service



How to access John Hancock USA services via our toll-free phone service

If you have any questions about your plan or would like to access your account information using our toll-free phone service, you will need to have the following information handy:

1. Contract number

This five-digit number is available from your plan administrator and is also located on your quarterly statement.

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 which 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.

Go!

You will now be able to access your account. You can also opt to speak to a representative who can personally assist you with any questions you might have.

Here's what you can do through our toll-free phone service

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

Forget your customized PIN?

Don't worry! You can still access your account by using the original PIN on the card that was supplied to you, along with the balance on a recent account statement.

Forget your customized PIN and lost your PIN card?

Please contact a John Hancock USA customer service representative to request a new PIN card. You will be required to provide some personal information (i.e. Social Security Number, date of birth, etc.) to verify your identity and protect your account. A new PIN card will be mailed to you within five to seven business days.

Toll-free phone hours

1-800-395-1113

**Monday to Friday –
7 a.m. to midnight (ET)
Saturday – 9:30 a.m.
to 5 p.m. (ET)**

Customer service representatives are available to assist you weekdays between 8 a.m. and 8 p.m. (ET)

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

*Please note. Changes made to your account after the close of the New York Stock Exchange (normally 4 p.m. Eastern Standard Time, Monday to Friday) will take effect at the end of the next market day.



CNN Money™ is a trademark of Cable News Network LP, LLLP and Time, Inc., AOL Time Warner Companies. All rights reserved.

Group annuity contracts are issued by John Hancock Life Insurance Company (U.S.A.) (John Hancock USA). John Hancock Investment Management Services, LLC, a registered investment adviser, provides investment information relating to the contracts. Product features and availability may differ by state. In New York, products are issued by John Hancock Life Insurance Company of New York.

© 2006 John Hancock Life Insurance Company (U.S.A.). All rights reserved.

P 3890 09/06-10929