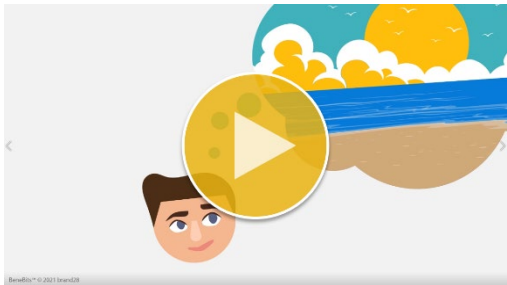


SAVE NOW, ENJOY LATER



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WHAT ARE YOUR PLANS?

Many of us can't plan past the weekend, never mind thinking about a retirement nest egg. Our 401(k)-retirement plan will help you set a retirement savings goal and stick to it.

The important thing is to start now and set aside what you can, even if you think it's too small an amount.

With the company match and compound interest, that "small amount" can grow over time. You'll be a retirement saver before you know it.

401(k) Retirement Savings Plan

Our 401(k) Retirement Savings Plan helps you save for retirement. The plan offers tax savings NOW through pre-tax contributions and/or tax savings AFTER you retire through a Roth after-tax option. Additionally, this plan offers an In-Plan Roth conversion/rollover feature.

All regular employees aged 21 and over are eligible to join the plan with an entry date as the first day of the month following 3 consecutive months of service.

Visit the John Hancock website at myplan.johnhancock.com to manage your account, investments and contributions.

Advantive offers a variety of quality investment options. You'll also have access to special services such as automatic account rebalancing and personal investment assistance from a licensed investment counselor.

Maximum annual contribution limit	Up to \$23,000 per year. If you're 50 or older, save an additional \$7,500 annually. <i>IRS limits are evaluated annually and may change.</i>
Eptura matching contributions	100% of the first 3% and 50% on the next 2%. Please see the Summary Plan Description for details on when you are vested in (own) contributions.

Important differences of a Roth 401(k)

- You pay taxes when you contribute, at your current tax rate.
- Account interest and dividends are not taxed if you meet certain criteria.
- Like a traditional 401(k), you can withdraw money without penalties when you reach age 59½, but you must have held the account for at least 5 years.
- You are not forced to take distributions at age 70½. You can keep the money in your Roth account as long as you want.