



**PUYALLUP TRIBE OF INDIANS**  
HUMAN RESOURCES DEPARTMENT



**To: Tribal Employees**  
**From:** Human Resources  
**RE: John Hancock Enterprise Registration**

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This memo details how to create an account to manage your 401k. This platform is how employees complete registration, contribution set up and changes, create a loan or withdrawal request, change investment strategies and so much more!!

**New Employees:**

If you are a new employee, you must wait at least 2 weeks from your start date to enroll online. Please remember you are not eligible to contribute as a new employee until after 6 months of service.

You can access your account by visiting [johnhancock.com/myplan](http://johnhancock.com/myplan) or using the mobile app.

**Take action now**

**Create your online profile.**

- Creating an online profile allows you to secure your account. This can help protect your account against cyber threats.
- Visit [johnhancock.com/myplan](http://johnhancock.com/myplan) and click "Register Now" to get started. Be sure to pick a strong password, keep your password safe, and change it regularly.
- See attached Navigation flyer to see what information you can access on your John Hancock online profile.

**Provide your contact information to secure your account.**

Provide or confirm your **email address** and/or **mobile phone number**. This can help safeguard your account against fraudulent activity by confirming transactions through email.

**Reach out to John Hancock if you have questions 800.294.3575**

Please be aware that, when you log in for the first time, it will ask you for some personal information to authenticate you.

**10 Day Cooling Period**

There is a 10 day "cooling period" after creating your online profile, during this time John Hancock will not process transactions such as loans or distributions from your account for security reasons, please see attached flyer for more information. If you wish to request a loan or distribution now, please contact John Hancock prior to creating your online profile. Participant Services 800-294-3575. If you do not mind waiting 10 days for a loan or distribution to be processed, you may create and login to your online profile and make the request now, and it will be processed 10 days from the date you created your online profile.

### Steps to creating your online profile and logging in.

- Visit [johnhancock.com/myplan](http://johnhancock.com/myplan) and click "Register Now" to get started.
- Enter your name, SSN, and DOB. Then click continue.
- Create profile – select a user ID, password, security question and answer, email address, phone number. Then click Create Profile.
- This will bring you to a confirmation page stating that your user ID and password have been accepted. Click Proceed to Login, enter your user ID and password.
- You will then have to provide an authentication code that will be sent to the email address you provided, you will get a new code each time you login.
- Enter the security code and you're in!

### Online Services

- Enroll in the plan.
- Make changes to your contributions, changes will be effective during quarterly open enrollment periods.
- Investment instruction changes.
- Request a loan.
- Pay off an existing loan through ACH transfer.
- Request a distribution.
- Review year to date contributions.
- Review current investments and rate of return.
- Access quarterly statements.
- Education materials and much more.

Please reach out to me if you have any questions. Thank you.

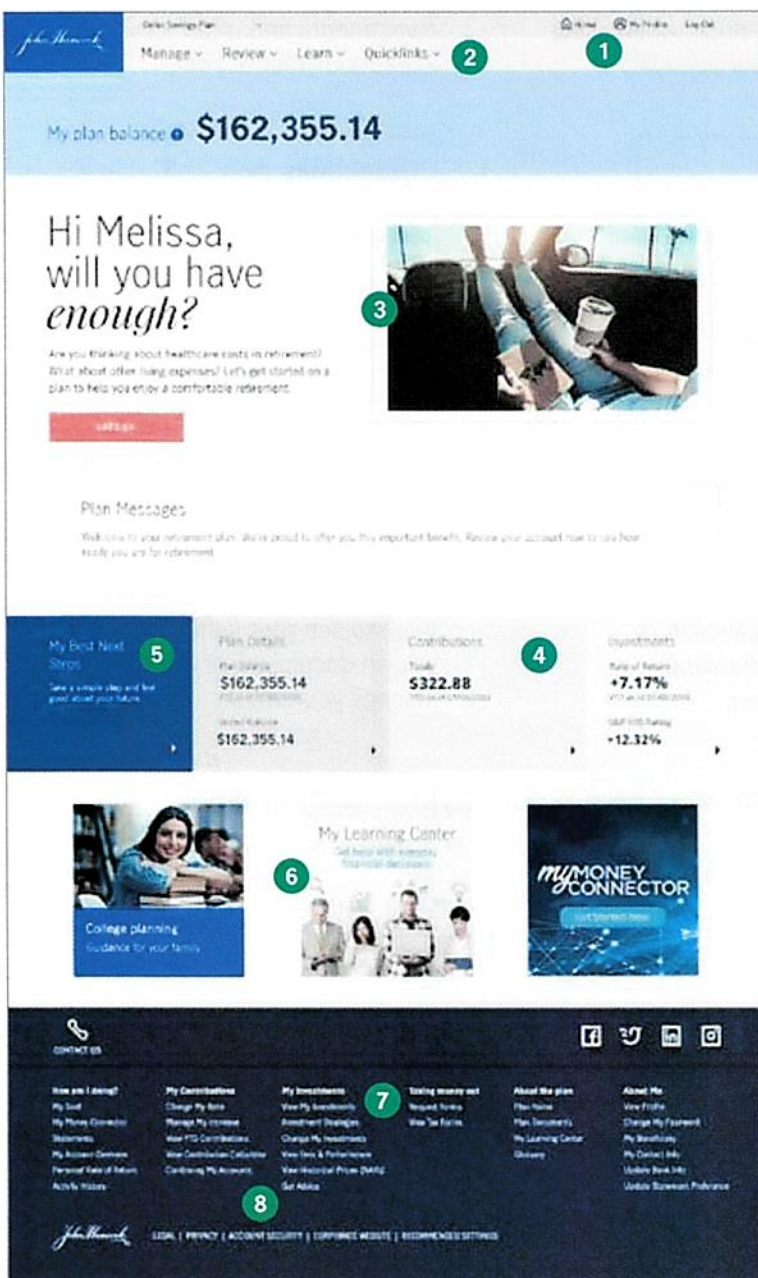
*Alex Sheldon-Doucet*

Alex Sheldon-Doucet, HR Specialist  
Puyallup Tribe HR Department  
Direct: 253-680-5707  
Main: 253-573-7863  
Fax: 253-573-963



# Your retirement. *Online*

Take control of your future on your favorite device. Log on to [myplan.johnhancock.com](https://myplan.johnhancock.com) and check out how your website can help meet your retirement goals.

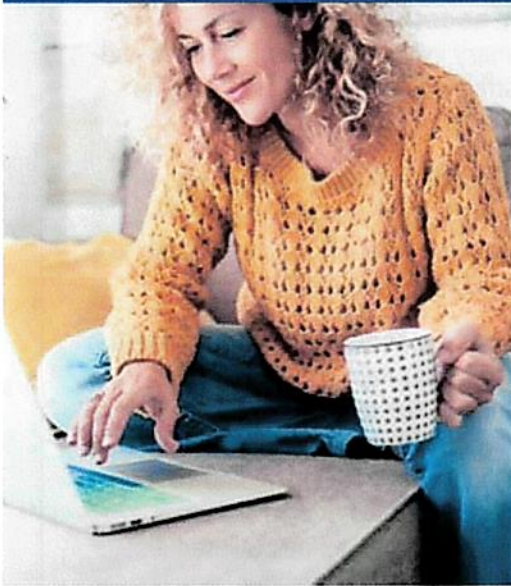


## It all starts with your homepage

- 1 My Profile and Messages** – Manage your basic profile and account access information and/or view the latest news.
- 2 Top navigation** – Consider exploring these menus for ways to stay on top of your account (more details on the next page).
- 3 Personalized retirement planning tool** – Provides a unique and meaningful way to plan for your retirement. Watch your picture develop as you track your progress to living the retirement you want to live.
- 4 Your account at-a-glance** – Summary info on your contributions and investments, with one-click access to more details.
- 5 My Best Next Step** – Not sure what to do next? Get personalized suggestions on actions you can take to get you better prepared.
- 6 Education tools and specialized programs** – My Learning Center provides a customized experience that's built around your needs. It starts with an assessment to help you find your financial strengths and weaknesses, and recommends actions tailored just for you. Win badges as your learning journey progresses.
- 7 Bottom navigation** – Quick and easy 'one-click access' to a full array of things you can view, do or learn about.
- 8 Account security** – Learn more about our commitment in keeping your account and information safe and access the Cybersecurity Guarantee.

# A Quick Navigation Guide

At the top of each page you will find these 4 easy drop-down menu options. Use them to access key information about your retirement account. These are samples of each menu, but as the site is personalized to you based on your plan and your profile with us, you may find some of the options differ for you.\*



<b>Manage</b> ▾
My Contributions
My Retirement Planner
My Money Connector
Investment Changes
Request a Withdrawal
Request Forms

## Manage

Use this menu to quickly access the main features available to support you making changes to your account.

<b>Learn</b> ▾
Investment Strategies
Plan Documents
My Learning Center

## Learn

Put your best foot forward and get on top of your financial life by tapping into some of the useful tools, calculators, videos and education available to you.

<b>Review</b> ▾
Account Overview
My Contributions
Plan Investments
Statements
Personal Rate of Return
Activity History

## Review

It's good practice to periodically check on your investments and other aspects of your account.

<b>Quicklinks</b> ▾
Statements
Plan Documents
Plan Home
My Profile, Beneficiaries and Settings

## Quick links

Frequently used links so you don't have to remember where to go to see your statement or plan document, or where to manage your profile.

Log on today and check it out! [myplan.johnhancock.com](https://myplan.johnhancock.com)



\*Options displayed are based on what's available in your plan.

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# FAQ

## Online Security Measures – 10-day Cooling Period

Good online behavior is critical in keeping personal information private, safe and secure. Simple strategies such as unique usernames and strong passwords can make a big difference. However, security doesn't end there. It's also about making sure that policies are in place to protect participants' accounts – which is what the 10-day 'cooling period' policy is all about.

### **What is a 'cooling period'?**

The cooling period is meant to act as a safeguard on behalf of the participant and is intended to prevent fraudulent activity. The cooling period is a hold placed on the account that lasts for 10 calendar days and is triggered by any changes and/or activity that introduces risk that could indicate fraudulent activity, and is applied to any money out transactions. The cooling period prevents an individual from somehow gaining unauthorized access, updating a participant's information and withdrawing money in the same day. Instead, should an individual gain access, they will be delayed, providing time for the additional safeguards of notifications to alert the participant (e.g. email alerts and/or mailed registration confirmations).



## Frequently Asked Questions

### Is the delay 10 calendar or 10 business days?

10 calendar days

### What triggers the cooling period?

**Distributions/Withdrawals** – the 10-calendar day cooling period starts following any of the following activities:

- An update to name or address information,
- First time registration on the Participant Website, or
- First call into the Participant Service Center (set-up of Personal Identification Number (PIN)).

**Loan requests** – the 10-calendar day cooling period starts following any of the following activities:

- First time registration on the Participant Website
- First call into the Participant Service Center (set-up of Personal Identification Number (PIN)).
- After paying off a current loan via ACH/Wire.

### Is this a new security rule?

Yes and no. Distribution/withdrawal requests have always had the cooling period associated with name or address changes. However, as of August 7, 2017, based on best security practices, the rule has been expanded to include registration for the web and/or establishing a participant's phone PIN, and now also applies to loan requests.

### Who is impacted?

All participants, both existing and new users are impacted by the cooling period.

### Will participants be able to request a distribution during the 10-calendar day delay?

Yes, users will be able to request a distribution/withdrawal on the Participant Website or through the Participant Service Center, however the transaction will be held until the cooling period has ended.

- In other words, if a participant wants to request a distribution 4 days after they registered their online account, they will be able to submit the request, but the transaction will not be funded/processed until the 6 remaining days have passed.

### Will participants be able to request a loan during the 10-calendar day delay?

No, unlike distributions, users will not be allowed to request a loan during this period. When users navigate to the "Model a Loan" page, they will see an available amount of \$0.00 throughout the 10-day cooling period with content explaining why. The user can still model a loan despite the 'available balance' reflecting \$0.00.

- In other words, if a participant wants to request a loan 4 days after they registered their online account, they will be able to model a loan, but they will not be able to submit a loan request until the 6 remaining calendar days have passed.

### Is there any way to override the 10-day hold?

No

### What is the best way to avoid this cooling period?

Participants should take the time to register for the website now and not wait until they are looking to take money out of their account. Keeping their account current with name and address changes will also reduce the potential for any delays in processing transactions.

John Hancock recommends reading the 'safeguarding your information is our top priority' flyer that outlines security measures in place for the protection of our customers, along with tips to help keep users safe online. It also provides information about our Cybersecurity Guarantee and how participants can qualify. This is available from the 'Account Security' link at the bottom of any Participant web page.

### Why is John Hancock enforcing this cooling period?

This protective measure is just one component to our overall authentication and security strategy. We have, and will continue to, take the necessary steps to protect participants' accounts, and adhere to best practices for the financial services industry. For further details on this, or any of our security measures, contact our Participant Service Center at 800.294.3575.



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.

John Hancock Retirement Plan Services, Boston, MA 02116.

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# FAQs

## About myplan.johnhancock.com

### Q: How do I register for my online retirement plan account?

- A:**
- Go to [myplan.johnhancock.com](http://myplan.johnhancock.com) and click “Register now.” Follow the instructions and you’ll be registered in a few simple steps.
  - For future visits, you’ll only need your username and password to access your account. If you ever forget it, you can click “Forgot username/password.”

### Q: Who’s my plan administrator?

- A:** Your plan administrator is usually someone in your company’s human resources department.

### Q: Why do you need my personal information to give me a contact number?

- A:**
- We use your last name, the last four digits of your Social Security number, and your date of birth to find you in our systems and determine the best service center and phone number to help answer any questions about your account.
  - If you’re uncomfortable entering this information, you can also find the phone number for your specific service center on one of your quarterly statements.
  - If you’re a participant in a retirement plan, a representative in our Participant Service Center can help.
    - If you have a numerical contract number or are calling about a 401(k) plan with under 200 employees, call 800-395-1113 (800-363-0530 for Spanish).
    - If you work for a company with more than 200 employees, call 800-294-3575 (888-440-0022 for Spanish).



### Contents

- About myplan.johnhancock.com
- Tips for handling market volatility

## About the website (continued)

### **Q: I know I entered my last name/last four digits of my Social Security number and date of birth correctly. Why does the page say you couldn't find me?**

- A:**
- There could be a couple reasons behind this:
    - If your retirement plan has recently moved to John Hancock, we may not have received your information from your plan administrator yet.
    - We may have incorrect information in our files. Please contact your plan administrator or employer to confirm that your information is correct.
  - If you're using the "Forgot username" feature and have received this message, we recommend you try and register your account again.

### **Q: Why do I have more than one profile?**

- A:** If you have more than one John Hancock retirement account, you may be asked to register each of them to gain access to your online account.

### **Q: Why do I have to register again (for my other plan) given I'm already registered for the website?**

- A:**
- This helps to ensure that your account remains secure. That's why we sometimes ask you to revalidate your information to get full access. You'll only have to register once for each profile you have.
  - If your plan sponsor has recently changed from one John Hancock account type to another and your previous account shows a \$0 balance, you may need to register under your new plan.

### **Q: Why is my profile information not all the same (e.g., name, address, phone numbers, and email) across my multiple accounts?**

- A:** If you have more than one John Hancock retirement account, you may need to update your personal information under each of your profiles to help ensure your personal information is accurate and up to date.

### **Q: Why do I see a zero balance when I log in given I have money with you?**

- A:**
- Your plan may have been moved to another John Hancock account type. If this is the case, you'll see a drop down at the top of your screen once you've logged in. Click on that drop-down menu to select your other account. You'll need to register your second account. In doing so, you'll be asked to create a new username and password.
  - Using the new username/password to log in to your account in the future will ensure you see your active account first. You'll still have access to your old account for up to 24 months after your money was moved to allow for access to old statements and account activity.
  - Note that you should select "Profile one," if prompted to select a profile.



## About the website (continued)

### **Q: Why can't I use the same username for all my profiles?**

**A:** Once you've registered all your accounts, if you have more than one John Hancock account, you'll be able to use any of their usernames/passwords to gain access to your accounts.

### **Q: I have more than one account with John Hancock, so how do I access the other accounts?**

**A:** Once you've registered at least one of your accounts, the website will find all of the retirement accounts you have with John Hancock, based on your last name, date of birth, and Social Security number matching exactly. If a match is found, once logged in, there will be a drop down at the top of the screen listing all of the accounts you have with us. Click on the drop-down menu to select another account to view/manage.

### **Q: I set a goal and now it's gone—what happened?**

- A:**
- Based on feedback, we've updated our retirement planning experience with a new tool that provides even more personalized guidance to help you put a plan in place to meet your retirement goals.
  - Because our new planning experience requires slightly different information and enables you to provide even more details to further fine-tune and personalize your plan, we were unable to carry over details entered in our old experience. Please log in and use our new retirement planning tool.

### **Q: Why don't I see my retirement income on my homepage anymore?**

- A:**
- After logging in, your homepage will show you how you're progressing toward your retirement goal after you've gone through the process of providing the necessary information for our new retirement planning tool. To create a goal, simply click the "Let's go" button on the homepage and create your personalized retirement action plan. Our new retirement planning experience requires more personalized information, so the details from the previous experience weren't carried over.
  - To get an update on your retirement income and your progress on covering your expenses in retirement, simply click the "Let's go" button beside the picture.

### **Q: How do I get my retirement income estimate?**

- A:**
- We've updated our retirement planning experience with a new tool that provides even more personalized guidance for you, so you can create a retirement plan based on your unique needs.
  - After logging in, click the "Let's go" button on your homepage, follow a few simple steps, and you'll be able to see your projected income in retirement. You'll also see how you're tracking toward covering your projected expenses in retirement, including healthcare costs, to understand if you may want to make any adjustments now to help your future.
  - To get an update on your retirement income and your progress on covering your expenses in retirement, simply click the "Let's go" button beside the picture.

# Tips for handling market volatility

Investing for a long-term goal—such as retirement—takes planning, patience, and discipline. While recent market activity may be causing you to question your planning, it's important to remain patient and disciplined.

Visit My Learning Center to learn about investment strategies, riding out the market cycle, or why not acting on your emotions in this difficult time may be a good approach.



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There is no guarantee that any investment strategy will achieve its objectives.

The projected retirement income estimates for your current John Hancock accounts, future contributions, employer contributions (if applicable), and other accounts set aside for retirement used in this calculator are hypothetical, and for illustrative purposes only, and do not constitute investment advice. Results are not guaranteed and do not represent the current or future performance of any specific account or investment. All investments carry a degree of risk, and past performance is not a guarantee of future results. Due to market fluctuations and other factors, it is possible that investment objectives may not be met.

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