



**IMPORTANT INFORMATION REGARDING A NEW ENHANCEMENT TO OUR SERVICE OFFERING,  
“CONSOLIDATION SERVICES”. RETAIN THIS LETTER WITH YOUR RECORDKEEPING AGREEMENT**

Dear Trustee,

As you are aware, earlier this year John Hancock implemented a new service enhancement to simplify the consolidation process by which your participants may roll over their outside retirement accounts into their account under your qualified plan at John Hancock. The program has been going well, and we have decided to expand it to include new money types and better facilitate accepting the different rollovers, including permitting reliance on different documents and forms of communication.

We believe the expansion will better serve our clients and are anxious to begin the new process. Thus, unless you inform us otherwise by the date shown below, John Hancock and its affiliates will implement the following additional procedures with respect to accepting rollovers.

For purposes of the expanded consolidation services, (a) “qualified retirement plans” mean plans (e.g., defined contribution, defined benefit, and cash balance plans) that are described in Section 401(a) of the Internal Revenue Code (the “Code”), plans described in Section 403 of the Code, and governmental “eligible deferred compensation plans” described in Section 457(b) of the Code; (b) “traditional IRA” means any IRA that is not a Roth IRA or a Simple IRA and includes, without limitation, SEP IRAs as described in Section 408(k) of the Code; and (c) “Simple IRAs” mean individual retirement plans described in Section 408(p) of the Code. When we refer to a plan as “qualified,” we mean that it meets the requirements of Section 401(a), 403, or 457(b) of the Code, as applicable.

**Qualified Retirement Plan Rollovers**

In the case of a rollover from another qualified retirement plan, for purposes of determining that the rollover is from a qualified retirement plan, John Hancock may rely on any one of the following with respect to the transferor qualified retirement plan:

1. A copy of a determination, opinion or similar letter from the Internal Revenue Service (IRS) that is less than 6 years old indicating that the plan is qualified.
2. A letter, email, oral statement, voicemail message, or other communication from the plan administrator (or a contact person for the plan) or plan service provider indicating that the plan is qualified.
3. A letter, email, oral statement, voicemail message, or other communication from the plan administrator (or a contact person for the plan) or plan service provider indicating that the plan is intended to be qualified and that the individual giving the statement is not aware of any provision or operation of the plan that would result in its disqualification.
4. A letter, email, oral statement, voicemail message, or other communication from the plan administrator (or a contact person for the plan) or plan service provider indicating that the plan document is an IRS-approved prototype or volume submitter plan.
5. A copy of the plan’s summary plan description or plan document. If a date is listed on the document, the date must be less than 6 years old.
6. A copy of the plan’s Form 5500 that is no more than 4 years old and that does not include Code “3C” (indicating that the plan is not intended to be qualified under Code sections 401, 403, or 408) on line 8a (or any successor or similar line).
7. A copy of the participant’s most recent plan statement.

*continued...*

Both John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York do business under certain instances using the John Hancock Retirement Plan Services name. Group annuity contracts and recordkeeping agreements are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595. Product features and availability may differ by state.

We may accept a distribution statement or a letter, email, oral statement, voicemail message or other communication from the plan administrator (or a contract person for the plan) or plan service provider indicating that the rollover amount is an eligible rollover distribution. We must also receive the information necessary to allow us to recordkeep the rollover assets.

If the rollover from a qualified retirement plan is not a direct rollover, we must also receive the following:

1. A letter, email, oral statement, voicemail message, or other communication from the participant certifying or indicating that the distribution from the participant's qualified retirement plan was received not more than 60 days earlier than the rollover contribution to your Plan and the amount rolled over is not greater than the gross amount of such distribution; and
2. A distribution statement or letter, email, oral statement, voicemail message, or other communication from the plan administrator (or a contact person for the plan) or plan service provider indicating that the distribution is an eligible rollover distribution.

### **Traditional IRA Rollovers**

With respect to accepting rollovers from traditional IRAs, we may accept a direct rollover from the IRA provider instead of a certification from the participant that the distribution was not more than 60 days before the rollover. In that case, we must receive an account statement or a letter, email, oral statement, voicemail message or other communication from the traditional IRA provider that the distribution is an eligible rollover distribution. We must also receive the information necessary to allow us to recordkeep the assets.

### **Simple IRA Rollovers**

In addition to accepting rollovers from traditional IRAs, John Hancock may accept a rollover from a Simple IRA if the following conditions are satisfied:

1. We receive a letter, email, oral statement, voicemail message, or other communication from the employer (or a contact person for the employer), service provider or participant indicating that the participant began participation in the Simple IRA more than 2 years prior to the distribution;
2. We receive a copy of an account statement indicating that the participant's account is a Simple IRA or a letter, email, oral statement, voicemail message, or other communication from the employer (or a contact person for the employer), or other service provider indicating that the distribution is from a Simple IRA;
3. If the rollover is not a direct rollover, we receive a letter, email, oral statement, voicemail message, or other communication from the participant certifying that the distribution from the participant's Simple IRA was received not more than 60 days earlier than the rollover contribution to your Plan and the amount rolled over is not greater than the gross amount of such distribution;
4. We have no knowledge of any facts to the contrary; and
5. We are provided with the information necessary to allow us to recordkeep such assets.

The Consolidation Services are intended to represent ministerial functions in accordance with DOL Interpretive Bulletin 75-8 and should be interpreted accordingly. Thus, the use of Consolidation Services by the Plan does not include a delegation of fiduciary responsibility to John Hancock. It merely allows us to perform a ministerial function on behalf of the Plan to accept rollover contributions into the Plan in accordance with the above procedures. We will recordkeep the rollover assets but you retain all plan administration decision and fiduciary responsibilities in respect of these assets. Neither John Hancock nor its affiliates assume any fiduciary responsibility with respect to your Plan in connection with, or as a result of, the provision of the Consolidation Services.

To utilize the expanded consolidation services, no additional action is required on your part. However, if you do not want the Consolidation Service provided to your Plan, please inform us by April 13, 2011. Should you have any questions about these services or require additional time to consider the changes, please call your Client Account Representative. Additionally, you may terminate these services after the effective date by contacting your Client Account Representative at any time. Any such termination would be effective following receipt of such notice.

*continued...*

Please note that if you are not the Plan's Trustee, we ask that you kindly forward this information to the individual who serves in that capacity.

Sincerely,

A handwritten signature in black ink that reads "Mallett". The signature is written in a cursive style with a large, prominent "M".

Cheryl Mallett  
Vice President, Customer Service

John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York herein collectively referred to as "John Hancock"

Both John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York do business under certain instances using the John Hancock Retirement Plan Services name. Group annuity contracts and recordkeeping agreements are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595. Product features and availability may differ by state.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT INSURED BY ANY GOVERNMENT AGENCY

© 2011 John Hancock. All rights reserved.

**Trustee Use Only. Not for General Distribution.**

GA0317119322