Improving your retirement …

… AND FINANCIAL GAME PLAN

Annuity Fund of the International Union of Operating Engineers, Local Union 94-94A-94B, AFL-CIO

John Hancock Retirement Plan Services LLC and the Annuity Fund of the International Union of Operating Engineers, Local Union 94-94A-94B, AFL-CIO are not affiliated and neither are responsible for the liabilities of the other.

John Hancock Retirement Plan Services LLC is also referred to as "John Hancock".
Focus on your goals

It’s your money. What do you want to do?

- Think about retirement
- Protecting your assets
Agenda

Review
- Your retirement plan and how it works

Discuss
- How do I invest my money?

Learn
- Improving your financial game plan
How does the plan work?

- Long-term savings plan

Benefits include:
- Current tax savings*
- Automatic contributions from your employer based on the collective or participation agreement
- Diverse investment choices managed by professionals
- Potential investment growth
- Morningstar® Retirement Manager – free investment advice
- J.W. Thompson Investments John@jwti.com or Jay@jwti.com, 888.453.1869
- Access to money before retirement subject to the terms of the plan*
- Support available online and by phone

* Ordinary income taxes due upon withdrawal. Withdrawals before the age of 59½ may be subject to an early distribution penalty of 10%.
Plan basics

**Withdrawals**

- Retirement
  - Various payment options
  - RMD at age 70 ½

**Loans**

- Must be actively employed by a contributing employer
- Must be employed for at least 3 years
- $1,000 to the lesser of $50,000 (or 50% of balance)
- 1 outstanding loan
- Up to 5 years or 10 years for a residential loan

* Ordinary income taxes due upon withdrawal. Withdrawals before the age of 59 1/2 may be subject to an early distribution penalty of 10%.
REVIEW

Investment strategies

Advantages

▪ Provides access to your money in a financial crunch
▪ Helps avoid withdrawals, penalties and taxes
▪ Lower interest rate and no credit application

Disadvantages

▪ Repayment may be difficult
▪ Loan repayments taxed twice
▪ Missing payments may result in default
  - Tax implications

TIP

Learn if a loan is right for you.
Use the “Model a New Loan” tool at mylife.jhrps.com
As market conditions change, so may the risk/return potential of these investment types.
A stable value option seeks capital preservation, but there can be no assurance that this goal will be achieved. Returns will fluctuate with interest rates and market conditions.

Fixed income investments are subject to interest-rate risk and can lose principal value when interest rates rise. These investments are also subject to credit risk, in which the bond issuer may fail to pay interest and principal in a timely manner, or that negative perception of the issuer's ability to make such payments may cause the price of that bond to decline.

Investments in small- and mid-capitalization companies may be more volatile than investments in large-cap companies. Investments in small-cap companies may have additional risks because these companies have limited product lines, markets or financial resources.

Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets.
Investment risk examples

• There is no perfect asset allocation model since your investments are based on your risk tolerance, years until retirement, size of assets, and so on...

  • Aggressive Mix
    - Stocks: 80%
    - Bonds: 20%

  • Moderate Mix
    - Stocks: 40%
    - Bonds: 40%
    - Cash: 20%

  • Conservative Mix
    - Stocks: 20%
    - Bonds: 40%
    - Cash: 40%

Stocks are represented by the S&P 500, bonds by the Barclays Capital U.S. Aggregate Bond Index, and cash by the Citigroup U.S. Domestic 3-Month T-Bill.


<table>
<thead>
<tr>
<th></th>
<th>Average Return</th>
<th>Best Year</th>
<th>Worst Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aggressive Mix</td>
<td>8.06%</td>
<td>24.60%</td>
<td>-28.55%</td>
</tr>
<tr>
<td>Moderate Mix</td>
<td>7.67%</td>
<td>19.96%</td>
<td>-10.90%</td>
</tr>
<tr>
<td>Conservative Mix</td>
<td>6.11%</td>
<td>14.45%</td>
<td>-3.30%</td>
</tr>
</tbody>
</table>

These examples are for illustrative purposes only and are not indicative of any particular investment. Past performance is no guarantee of future results. There is no guarantee that any investment strategy will achieve its objectives.
Stocks represent ownership shares in a company, giving investors the opportunity to participate in the growth of a company. As such, stocks may provide the potential for growth over time. However, due to market fluctuation, investing in stocks involves higher risks than bonds or cash investments. Opportunity for greater gain often comes with greater risk of loss.

Bonds, sometimes referred to as fixed income investments, are IOUs issued by governments, government agencies, or companies. When purchasing a bond, the investor lends money to the bond issuer. In return, the issuer agrees to repay the purchaser with interest. A bond’s prices are inversely affected by interest rates. The price will go up when interest rates fall and go down as interest rates rise. Bonds are subject to credit risk and interest rate risk.

Cash investments include commercial paper, bank obligations and some debt instruments of the Federal government. Most cash investments are short-term securities that mature in less than a year, some in a matter of days. Their stability and short-term nature make them “liquid” or able to be quickly and easily turned into cash.
Review your funds

PLEASE REFER TO YOUR INVESTMENT DISCLOSURE DOCUMENT HANDOUT
Target date funds

<table>
<thead>
<tr>
<th>If your birth date is...</th>
<th>... you will be invested in this fund:</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/01/1900 – 12/31/1955</td>
<td>Retirement Advantage Maturity Fund</td>
</tr>
<tr>
<td>01/01/1956 – 12/31/1960</td>
<td>Retirement Advantage 2020 Fund</td>
</tr>
<tr>
<td>01/01/1961 – 12/31/1965</td>
<td>Retirement Advantage 2025 Fund</td>
</tr>
<tr>
<td>01/01/1966 – 12/31/1970</td>
<td>Retirement Advantage 2030 Fund</td>
</tr>
<tr>
<td>01/01/1971 – 12/31/1975</td>
<td>Retirement Advantage 2035 Fund</td>
</tr>
<tr>
<td>01/01/1981 – 12/31/1985</td>
<td>Retirement Advantage 2045 Fund</td>
</tr>
<tr>
<td>01/01/1986 – 12/31/1990</td>
<td>Retirement Advantage 2050 Fund</td>
</tr>
<tr>
<td>01/01/1991 – 12/31/1995</td>
<td>Retirement Advantage 2055 Fund</td>
</tr>
<tr>
<td>01/01/1996 – 12/31/9999</td>
<td>Retirement Advantage 2060 Fund</td>
</tr>
</tbody>
</table>

If there is no birth date on file for you, and you don’t select any other investments, your money will be invested in the Retirement Advantage Maturity Fund.
Target date funds continued

Past performance is no guarantee of future results. Diversification does not eliminate the risk of experiencing investment losses. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index.

© 2014 Morningstar. All Rights Reserved.
About target date funds

The “target date” in a target date fund is the approximate date an investor plans to start withdrawing money.

Because target date funds are managed to specific retirement dates, investors may be taking on greater risk if the actual year of retirement differs dramatically from the original estimated date.

Target date funds generally shift to a more conservative investment mix over time. While this may help to manage risk, it does not guarantee earnings growth nor is the fund’s principal value guaranteed at any time including at the target date.

You do not have the ability to actively manage the investments within target date funds. The portfolio managers control security selection and asset allocation. Target date funds allocate their investments among multiple asset classes which can include U.S. and foreign equity and fixed income securities.
What’s next?

1. Complete your worksheet
2. Review your goals
3. Update your asset allocation
4. Contact John Hancock Retirement Plan Services
   mylife.jhrps.com or 800.294.3575*

* For your protection, all calls to our representatives are recorded.
Questions?
Important information

John Hancock Retirement Plan Services LLC is also referred to as “John Hancock”.

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. John Hancock does not provide investment, tax, or legal advice. Please consult your own independent advisor as to any investment, tax, or legal statements made herein.

A fund’s investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services LLC at 800.294.3575 or visit our website at mylife.jhrps.com. Please read the prospectus carefully before investing or sending money. Prospectus may only be available in English.

Participation in the OnTarget program does not guarantee a profit or ensure against a loss.

Morningstar Associates, LLC, a registered investment advisor and wholly-owned subsidiary of Morningstar, Inc., serves as the independent financial expert for OnTarget and is not affiliated with John Hancock Retirement Plan Services LLC.

Morningstar® Retirement ManagerSM is intended for citizens or legal residents of the United States or its territories. The Morningstar name and logo are registered marks of Morningstar, Inc.

John Hancock Retirement Plan Services, LLC offers service programs for retirement plans through which a sponsor or administrator of a plan may invest in mutual funds, ETFs, guaranteed products and collective investment trusts on behalf of plan participants. John Hancock Trust Company, LLC provides trust and custodial services to such plans. For the OnTarget service, investment advisory services may be provided by either New York Life Investment Management LLC, or John Hancock Personal Financial Services LLC, as set out in the Form ADV Part 2 available to sponsors and participants on mylife.jhrps.com. For Morningstar Retirement Manager, investment advisory services are provided by Morningstar Associates, LLC. Plan administrative services may be provided by John Hancock Retirement Plan Services, LLC or a plan consultant selected by the Plan. John Hancock Distributors, LLC, member FINRA/SIPC.

Securities distributed by NYLIFE Distributors LLC.

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

© 2015 All rights reserved.
690 Canton Street, Westwood, MA 02090
S-P26221-GE 06/2015-27084
RS060315236586
Thank you!