



PLAN FOR TOMORROW

IBEW Local 76 Retirement Plan



John Hancock and the IBEW Local 76 Retirement Plan are not affiliated and are not responsible for the liabilities of the other.

John Hancock Life Insurance Company (U.S.A.) (John Hancock USA), John Hancock Life Insurance Company of New York (John Hancock New York), and John Hancock Retirement Plan Services, LLC are collectively referred to as "John Hancock".

Welcome and thank you for coming.

I'm here today to discuss how your retirement plan can be one of the best ways to help you prepare for retirement.

Your plan highlights

ELIGIBILITY REQUIREMENTS

Immediate

MEMBER PLAN ENTRY DATES

Initial election period starts 11/1/17
through 11/30/17

Annual thereafter

Return Application for 401(k) deferrals
to employer

AUTO ENROLLMENT

All members are automatically enrolled
through collective bargaining
agreement at \$1.50/hour for hours
worked starting January 1, 2018

DEFERRAL OPTIONS

\$1.00/hour
\$2.00/hour
\$3.00/hour
\$4.00/hour
\$5.00/hour
\$6.00/hour

CONTRIBUTION LIMITS

\$18,000 up to age 50 and up to
\$24,000 over the age of 50

Your plan highlights

DEFAULT INVESTMENTS

If no investment elections are made, money will be deposited into a fund based on participants' date of birth

0 – 1947 Vanguard Target Retirement Income Fund
1948 – 1952 Vanguard Target Retirement 2015 Fund
1953 – 1957 Vanguard Target Retirement 2020 Fund
1958 – 1962 Vanguard Target Retirement 2025 Fund
1963 – 1967 Vanguard Target Retirement 2030 Fund
1968 – 1972 Vanguard Target Retirement 2035 Fund
1973 – 1977 Vanguard Target Retirement 2040 Fund
1978 – 1982 Vanguard Target Retirement 2045 Fund
1983 – 1987 Vanguard Target Retirement 2050 Fund
1988 – 1992 Vanguard Target Retirement 2055 Fund
1993 – 1997 Vanguard Target Retirement 2060 Fund
1998 – 9999 Vanguard Target Retirement 2065 Fund

WITHDRAWAL OPTIONS

- Permanent disability
- 12 months after member stops working as an electrician
- Receiving pension payments from IBEW Pacific Coast Pension Fund
- Retirement
 - Monthly, Quarterly, Semi, and Annual Payments
 - Lump sum with or without rollover to another qualified plan
 - Joint and Survivor Annuity
- Age 70 ½ RMD
- Death

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The benefits of participating

Saving on your taxes with tax-deferred¹ earnings



Helping you realize your financial goals with the power of compound earnings



Lowering average investment costs by dollar cost averaging²



Effortlessly saving through automatic payroll reductions



¹Ordinary income taxes due upon withdrawal. Withdrawals before the age of 59 ½ may be subject to an early distribution penalty of 10%.

²Dollar cost averaging does not guarantee a profit or protect against a loss. Systematic investing involves continuous investment in securities regardless of price level fluctuation. Participants should consider their resources to continue the strategy over the long term.

³Distribution must be a 'qualified distribution' made after attainment of age 59 ½, death or disability, AND occurs no earlier than the fifth taxable year after the year of the first Roth 401(k) contribution. [optional]

A retirement plan can be one of the best ways to help you prepare for retirement. By starting today, you'll be taking important steps to save for your future.

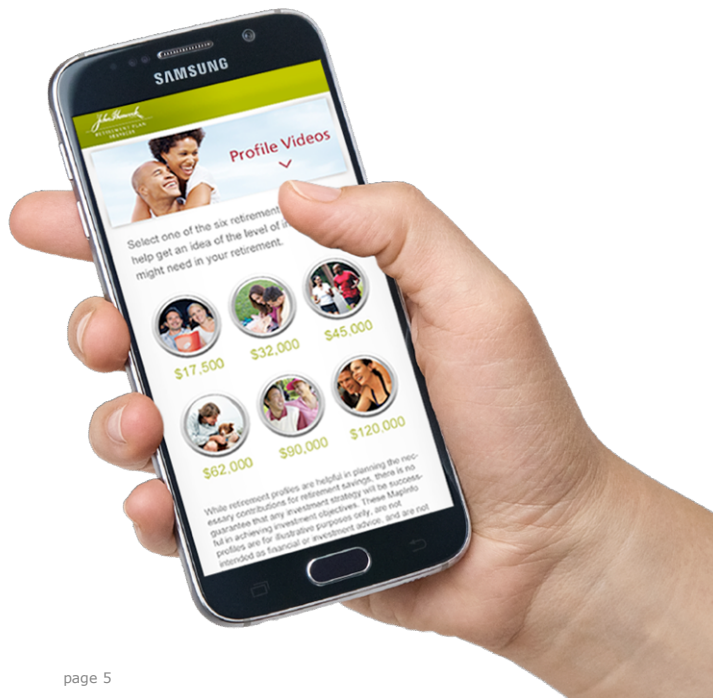
Your plan can help provide you with a number of savings advantages including:

- Saving on your taxes
- Realizing your financial goals
- Lowering your average investment cost
- Automatic payroll deductions
- Tax-free earnings

What does retirement look like to you?

**We've made it easier
for you to envision
yourself at retirement.**

Go to www.jhetools.com/profiles
to view our six different profiles.



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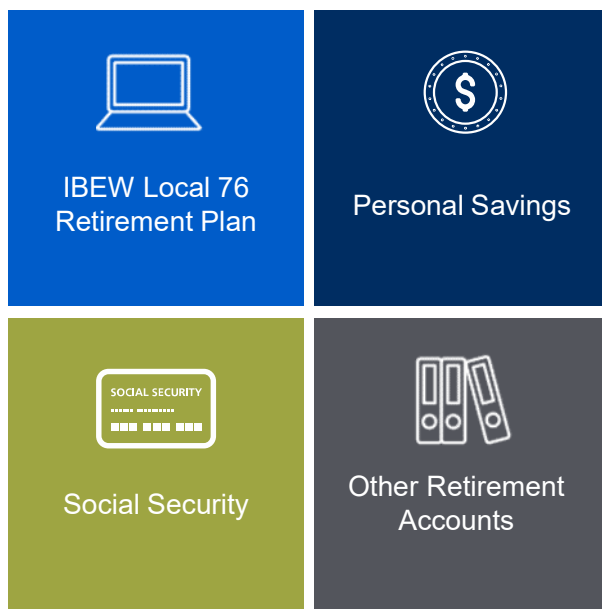
Have you ever stopped for a moment and thought about what your life is going to be like in retirement?

Take a moment to think about some of the things you would like to be doing. For some of you, retirement might be living in the city, where as for others it means spending their time outdoors and travelling. For all of us, the lifestyle we envision will determine how much income we'll need in retirement.

To help you determine how much you may need, John Hancock has created six profiles which show a different retirement lifestyle, along with the estimated retirement income you might need to pay for that lifestyle each year in retirement.

Which profile best matched your desired retirement lifestyle?

Where will your retirement income come from?



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To help you determine the best contribution amount, let's take a look at some of the potential sources of income that you may rely on to support your retirement lifestyle.

A secure retirement may depend on several different sources of income which may include your retirement plan, personal savings, Social Security and other retirement accounts.

Your retirement plan can be one of the best tools to help you save for retirement. By making regular contributions over time, your savings will add up helping you prepare for retirement.

Now let's look at personal savings. Are you someone who has been putting away retirement savings over the years in a savings account? This personal savings source will help contribute towards to your total income at retirement.

Where will your retirement income come from?



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Plus there is Social Security. This is a social insurance program (funded through payroll taxes) which provides financial support to retirees. Although many of today's workers expect to receive Social Security, it is estimated it will only replace 40% of your pre-retirement income.*

Also consider other retirement accounts. Have you had previous jobs where you have contributed to a retirement plan such as a 401(k) or IRA? All of these previous plans will help contribute toward your total income once you retire.

You may be able to combine your other retirement accounts with your 401(k) plan with John Hancock. Contact us at 1-800-555-5165 for more information. I encourage you to speak with your Financial Representative to determine if combining your retirement accounts is suitable for you, as other options are available.

* <https://www.ssa.gov/planners/retire/r&m6.html>

How much should you contribute?

\$2/hr

Per Paycheck

\$4/hr

Per Paycheck

\$6/hr

Per Paycheck

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The financial freedom you plan on enjoying during retirement largely depends on money saving practices you use today. After you consider all the variables such as income, Social Security benefit, savings, age at retirement, and your health, you can conclude that virtually every retirement is going to be unique.

As an example, if you start contributing at the age of 22 with a contribution rate of **10%**, while earning \$40,000 a year, you'd end up with over \$1.42 million dollars at the age of 65 (average annualized rate of return of 7%). However, if you wait until the age of 30 to start saving, you would only end up with \$763K.

This hypothetical illustration used for informational purposes only, assuming an annual 2% salary inflation rate. There is no guarantee that the results shown will be achieved, and the assumptions provided may not be reflective of your situation.

Let's calculate your contribution

Try the contribution calculator at www.jhetools.com/contribution.



Hypothetical example based on an age of 45 years old with a salary of \$56,000 living in Washington.

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Now that you have an idea of potential sources of income that you will need to reach your desired retirement lifestyle, let's calculate the contribution amount you'll need to start contributing today. John Hancock has a tool to figure out how much you should potentially be contributing with very little math involved.

How much you need to contribute is based on:

The retirement profile goal you have selected,

Your current age, and

The total amount of your current retirement savings

Our calculator will help estimate how much you need to contribute each month. Just follow the step-by-step directions, and in no time at all, you will have a monthly contribution rate customized for you.

1600 hours at \$35/hour = \$56,000

Understanding investments

The relationship between risk and return



Conservative investments have a lower volatility, but tend to grow more slowly and steadily.



Investments with greater risk have a higher volatility, but also offer greater potential for higher return.

Past performance is not a guarantee of future results.

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While knowing how to invest your contributions might seem complicated right now, understanding some simple investment concepts will help you navigate through all of your plans investment options.

Let's start with understanding the relationship between risk and return. Typically, as risk increases, so does the potential for greater returns or losses. While investments have risk that you may lose part (or all) of the original money you invested, there is also risk of not meeting your retirement goals. It's not always better to avoid risk because you may also be avoiding the returns you need for the retirement you want.

What's really important here is your own risk tolerance. We'll talk more about how you can easier find out your risk tolerance in a few moments.

Ways to invest



Target Date Portfolios

Professionally managed and provide one-step diversification

Automatically glides to be more conservative as you approach your target retirement date

Low involvement level by you



Build Your Own Portfolio

Asset mix is managed personally by you

Revisit your strategy as needed

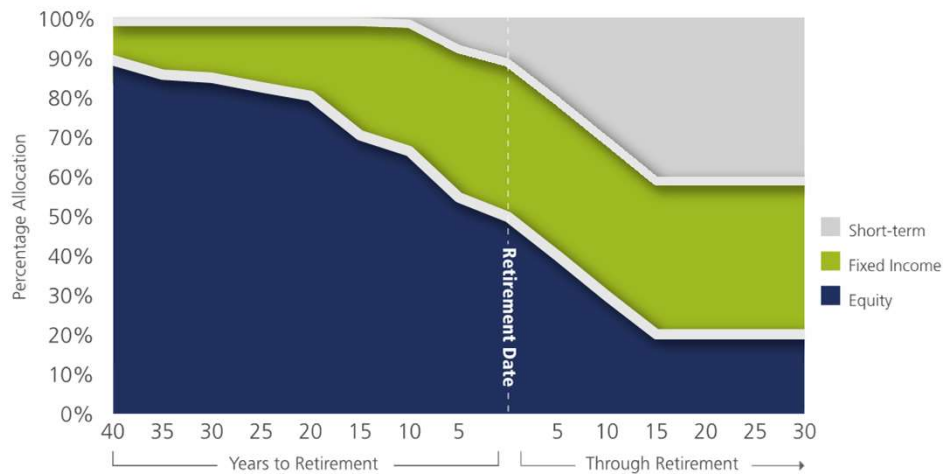
High involvement level by you

It is your responsibility to select and monitor your investment options to meet your retirement objectives. You might want to review your investment strategy at least annually. You may also want to consult your own independent investment or tax advisor or legal counsel. Neither asset allocation nor diversification ensures a profit or protection against a loss. Note that an asset allocation fund may not be appropriate for all participants, particularly those interested in directing investment options on their own.

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Now, let's explore the different ways you can choose to invest your contributions. You may be able to choose from professionally managed asset allocation portfolios, creating your own mix, or a combination of both using the funds available in your retirement plan.

Target date portfolios



When making investment decisions, it's important to carefully consider your personal circumstances, current savings, monthly earnings and retirement lifestyle goals and risk profile.

Although the target date funds are managed for investors on a projected retirement date time frame, the fund's allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor is assumed to retire and begin taking withdrawals.

Each Target Date Portfolio has an associated target date based on the year in which participants plan to retire and no longer make contributions. The investment strategy of these Portfolios is designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of an investment in these Portfolios is not guaranteed at any time, including at or after the target date.

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These portfolios are professionally managed and provide one-step diversification based on a target date. Over time, the portfolio automatically 'glides' from equities and stocks to a more conservative investment mix, as it gets closer to a target retirement date.

As an example, Joe was born in 1971 and wants to retire at age 67 (approximately in year 2038). He reviews his personal circumstances and retirement needs and determines the portfolio date closest to his target date is the right choice. It can be as simple as that.

Risk Tolerance

What is my risk tolerance?



Take the risk quiz* now!
Go to www.jhetools.com/riskquiz and quickly
determine your approach to risk and return.

*Your quiz results may change over time. You might want to take the Risk Quiz each year to make sure that your risk profile accurately matches your risk tolerance. The results are based on generally accepted investment principles, but by no means are you bound by the results or should you consider the results as investment advice. There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives. All investments involve risks, and fluctuations in the financial markets and other factors may cause declines in the value of your account. Neither asset allocation nor diversification ensures a profit or protection against a loss. Note that an asset allocation fund may not be appropriate for all participants, particularly those interested in directing investment options on their own.

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These portfolios are professionally managed and provide one-step diversification based on risk tolerance.

Here are some typical investor profiles

Conservative: Most comfortable contributing on a regular basis and not taking much risk in the stock market.

Moderate: Comfortable investing in some stocks but wants to be protected from extreme market fluctuations.

Balanced: Willing to take some risk to help money grow but wants to balance that with protecting it.

Growth: Aim is to make their money grow. The investor understands there is a risk and potential for large swings in the stock market. But over the long term, feels confident that equities offer the highest growth potential.

Risk Tolerance

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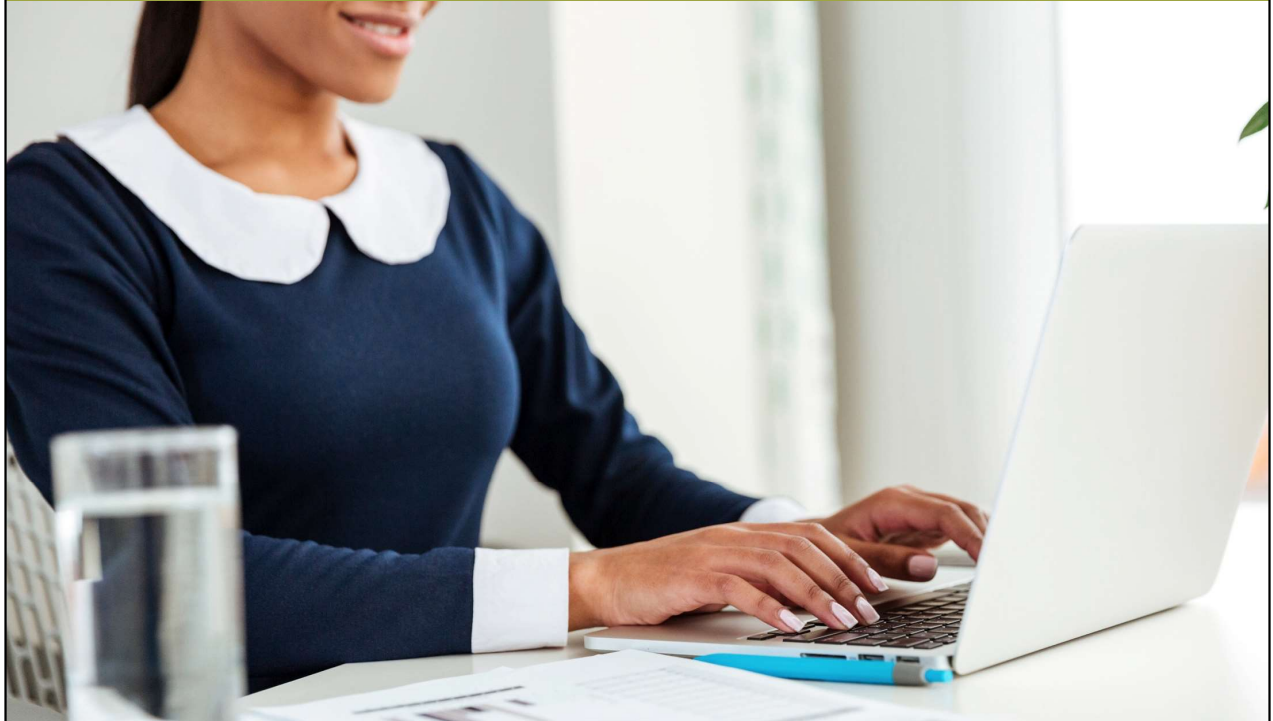
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Aggressive: Willing to take significant risk for the chance to make money. The investor has time to wait out market cycles and is confident their savings will grow with time.

You can quickly determine your risk tolerance by answering a few simple questions with our risk quiz* available at www.jhetools.com/riskquiz. After reviewing the results, you can determine the Target Risk Portfolio that is the right choice for you. You can also use the results to build your own portfolio with the investment options available to your plan. If you build your own portfolio, you may want to review and rebalance your investment strategy regularly.

Build your own portfolio

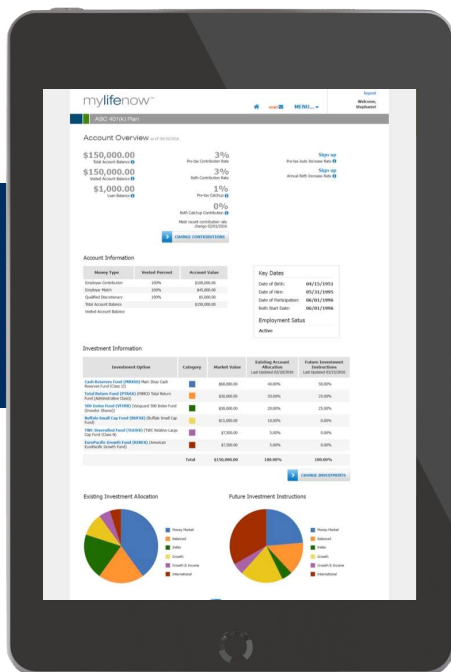


After you have taken the risk quiz, you can decide to use the results to build your own portfolio. Based on all the information and using the investment options available to you, you can construct and manage your own portfolio.

You may want to think about risk versus return and diversification as you select your investment options. If you want to diversify you may want to consider including several different types of funds within each risk category to build a properly diversified portfolio that matches your overall risk strategy.

It is very important to revisit your investment strategy regularly to ensure your asset mix and strategy align with your situation and level of risk.

View your plan's investment options



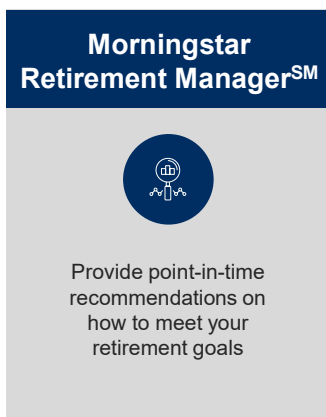
Go to
www.mylife.jhrps.com/investment_info
for more information on your plan's
investment options.
Plan code = LO1605

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To view all investment options, including individual fund fact sheets and prospectuses, type in this website. You can also find investment information on the John Hancock website.

How to get help with investing your contributions?

Personalized investment advice at your fingertips



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If you believe you need some additional help with investing and aren't a financial expert, you can use this additional service available to you powered by Morningstar.

Morningstar Retirement ManagerSM is managed by you. It provides you with personalized point-in-time recommendations that are based on your current situation, at no additional cost.

By answering a few questions, you will receive a recommendation on how much to contribute to help meet your retirement goals and how to invest those contributions.

With OnTargetSM, you have the same personalized investment recommendations, and for a fee, you'll also benefit from:

- Ongoing oversight from investment professionals,
- Automatic rebalancing and adjustments
- Regular progress reports detailing performance
- Support that is available to you online or over the phone
- With OnTargetSM, you're receiving professional recommendations from an independent, registered advisor.
- For more information or to use these tools, visit the John Hancock website.

Get started

Enroll now and take control
of your financial future

Instantly: **mylifenow™ app**
Anytime: **www.mylife.jhrps.com**
One-on-one support: 1-800-294-3575 or
1-888-440-0022 en español



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Let's get started.

There are many ways you can actively enroll and personalize your account.

Download our mylifenow™ app and enroll. The app allows you to update your contribution rate, keep track of your account balance, investments, and personal rate of return.

Visit www.mylife.jhrps.com to easily enroll online. You will be provided an overview of your plan's options and a walk through of the process.

Or, if you are having difficulties, speak with a John Hancock representative to enroll over the phone at 1-800-294-3575. Our representatives can help answer any questions you may have.

The website has something for everyone



View your year-to-date
contributions with personal
rate of return



Monitor and adjust your
retirement goal to help
stay on track



Review your statements



Check your beneficiary
information with the fund office



Get tips, tools and information
on becoming financially fit



Access your Summary Plan
Description, Fund Facts
sheets and Fund Prospectuses

The website has everything you need as it relates your retirement account.

The website provides you with a detailed snapshot of your current retirement goal, contribution and investment strategy. You can monitor and adjust as you feel fit.

Also, you can add your beneficiary information, review your statements, and access your Summary Plan Description.

It also provides you with valuable suggestions, tips, and tools on becoming financially fit and ready for retirement.

Disclosures

John Hancock Life Insurance Company (U.S.A.) (John Hancock USA), John Hancock Life Insurance Company of New York (John Hancock New York), and John Hancock Retirement Plan Services, LLC are collectively referred to as "John Hancock".

John Hancock Retirement Plan Services, LLC offers administrative or recordkeeping services to sponsors and administrators of retirement plans. John Hancock Trust Company LLC provides trust and custodial services to such plans.

Group annuity contracts and recordkeeping agreements are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, New York. Product features and availability may differ by state.

John Hancock Retirement Plan Services, LLC, John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York each make available a platform of investment alternatives to sponsors or administrators of retirement plans without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, each such company does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

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Thank you