John Hancock TPAessentials

Unique and relevant programs to build a strong and profitable business, from your key partner in the industry.

As a strong advocate of the Plan Consultant (TPA) model, John Hancock is dedicated to helping sustain the TPA industry. Our goal is to be the industry-wide partner of choice. By listening to your needs and providing the right products, tools and services to help you succeed, we can accomplish that goal together.

What’s important to you is important to us.

As a valued partner, your firm can benefit from an ever-evolving suite of useful tools and services designed to provide essential and ongoing support for your business and give you new opportunities to add value for your clients.

Benefits for you

- A partnership that supports the needs of the TPA industry and grows with you.
- Tools and services that can help you achieve and maintain a healthy and profitable business.
- Opportunities to network, exchange ideas and influence development of John Hancock’s products and services.

The foundation of the John Hancock TPAessentials program is based on four key pillars necessary for a healthy business.

1. Operational Efficiency
   Tools and services that help make it easier for you and your staff to work more efficiently with John Hancock.

2. Industry Education
   Training and tools to help develop your firm’s knowledge base in an efficient and cost effective manner.

3. Business Practice Optimization
   Unique tools and programs to help you elevate the management of your practice, identify opportunities and measure your success.

4. Marketing Support
   Programs and personalized support to help you market your services, define your value proposition and generate sales.

John Hancock Life Insurance Company (U.S.A.) (not licensed in New York) and John Hancock Life Insurance Company of New York are collectively referred to as "John Hancock".

John Hancock ranks #1 with Third Party Administrators.¹
John Hancock **TPA**essentials for all our **Plan Consultant Partners**

Based on the four key pillars necessary for a healthy business, a robust suite of programs, tools and services is available to all Plan Consultants with whom we do business.²

1 **Operational Efficiency**

**TPA**essentials Webcasts
– **John Hancock Policies and Procedures**
   - These regularly scheduled webcasts provide training on how you can work more efficiently with John Hancock, and how our automated services and tools can add value for your clients.

**TPA**essentials Webcasts
– **John Hancock New Initiatives**
   - These training sessions can help your team understand the benefits of our new tools and services and how they can support and grow your business.

**Tools and Services**
– To streamline administrative workflow. For example…

**JH StartSmart**
– streamlines proper plan set-up and conversion

**Online services**
– includes online enrollment, deferrals, loans and withdrawals

**Payroll Path**
– census and payroll coordination

**Consolidation team**
– simplifies roll-ins of outside retirement assets

**John Hancock TPA Signing Authority**
– for common participant transactions without assuming fiduciary responsibility

**SendSmart**
– secure, pay-per-use tool to make notice delivery easier

**JH EZway® Services**
– includes JH EZstart (automatic enrollment) and JH EZincrease® (automatic contribution increase)

**Distribution SmartLink**
– streamlines preparation and mailing of personalized distribution paperwork to plan participants

**Simplified collection of TPA fees**
– we can collect your service fees from Plan Sponsors on your behalf

**TPA e-Download (TED)**
– for year-end compliance testing

**TPA website**
– with detailed information about your firm’s contracts with John Hancock, useful forms, information on funds and performance information and more
2 Industry Education

TPAessentials Webcasts
– Continuing Education (CE)

- Created and facilitated by industry experts, these compliance-based webcasts are offered FREE of charge.

- Topics range from entry level to advanced and offer 12 hours of CE credit towards ERPA designation as well as ASPPA and NIPA CE credit.

Discounted Technical Answer Group (TAG) Subscription

- Access a database of information covering all aspects of qualified retirement plan issues, and “ask an expert” about legislative rules and regulations surrounding retirement plans.

- Offered at a special John Hancock rate of $1,725 for up to 10 users. That’s equivalent to a savings of $7,110!³

3 Business Practice Optimization

Convenience Plus

- Generate additional revenue through referral fees while offering your John Hancock clients a discount on the purchase of ERISA/Fidelity Bonds and Fiduciary Liability Insurance through Colonial Surety.⁴

- Protect your business and receive a 20% discount on the purchase of Errors & Omissions Insurance and Fiduciary Liability Insurance.⁵

TPA Exchange Website (www.jhtpaexchange.com)

- This website provides tools and best practices related to buying, selling and integrating TPA firms.⁶

- Calculate what your firm might be worth, and if you’re interested in selling your firm, you can create a secure, anonymous listing on the site.

- Interested buyers can browse the list of TPA firms for sale for a possible match, and reach out to the anonymous seller to request further information.

“We understand the TPA business and what you bring to the table. That’s why we’re invested in helping TPAs win more business in the 401(k) marketplace.”

Ann Slotwinski,
VP, TPA Services
 Installation Allowance (IA) and Efficiency Allowance (EA) are paid on all new plans with a contract effective date on or after January 1, 2015. For contracts with an effective date prior to January 1, 2015, requirements to receive monthly EA payments of 5 basis points on these plans for the given calendar year are as follows:
- Total Assets with John Hancock as of January 31 of each calendar year are equal to or greater than $100,000,000, or
- 5 new plans in the given calendar year

To further assist you, we will provide documents to support the disclosure of IA and EA to your clients.

**TPA Regional Marketing Directors (TPA RMDs)**

Your RMD builds and maintains strong relationships by clearly articulating John Hancock’s sales and service strategies and helping you find new ways to offer greater value to your clients.
John Hancock **TPA essentials** for Select TPAs

**Who are Select TPAs?**

Each year, John Hancock wholesalers nominate Plan Consultants to participate as a Select TPA. Nominations are made based on an agreement between the TPA and wholesaler to strengthen the existing partnership through joint marketing activities and mutual advocacy.

**Additional benefits for Select TPAs:**

- **An invitation to attend an Effective Partnering meeting**
  - Learn first-hand about tools and services we offer to support your marketing efforts and assist with operational efficiency between you and John Hancock.

- **On-site quarterly visits with your John Hancock TPA Regional Marketing Director (RMD)**
  - Your dedicated TPA Regional Marketing Director (RMD) provides customized onsite training of your staff, and ensures that your firm is up-to-date with respect to John Hancock’s service offerings and processes.

- **Access to a business assessment tool that provides a customized report**
  - The report benchmarks each TPA firm against best practice standards.

**When you succeed, we succeed.**
Who are Top Tier TPAs?

To qualify as a John Hancock Top Tier TPA, you must have more than $100 million in assets under management and an average of 10 new plans annually over the past 3 years. Plan Consultants who fall under this category are reviewed and updated annually.

Additional benefits for Top Tier TPAs:

- A fully-subsidized TAG (Technical Answer Group) subscription
- On-site quarterly visits with your John Hancock TPA Regional Marketing Director (RMD)
  - Your RMD is committed to visiting your office regularly, and can assist with the development of your business plan and/ or help you with marketing events for Financial Representatives.
  - Your RMD also provides customized onsite training of your staff, and ensures that your firm is up-to-date with respect to John Hancock’s service offerings and processes.
- Up to $20,000 a year in TPA Focus services to benefit your business
- Opportunities to influence the development of products and services through:
  - John Hancock’s TPA Advisory Council
  - The annual Plan Consultant Business Leaders Conference
- Access to a business assessment tool that provides a customized report, PLUS business coaching sessions
  - In addition to the report that benchmarks each TPA firm against best practice standards, you can opt for individual consulting sessions with a business coach to follow up on key learnings.

Our goal is to be your partner of choice by providing you with the essentials you’ll need to succeed. We’re committed to working with you to support your business – today and in the future.
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John Hancock

1. 2014 TPA Benchmarking Study; Chatham Partners
2. Plan Consultants must have completed (or complete a John Hancock TPAessentials application approved by John Hancock.
3. Standard TAG rate is $1,500 for the first user plus $315 per each additional user.
4. Referral Fee refers to Advertising Transaction Revenue paid by Colonial Surety Company to you. Colonial Surety will provide you with additional information regarding the time and manner of Referral Fee payments. The Referral Fee and John Hancock Plan Sponsor Discount are based on total premium amount. It is your responsibility to determine whether you may accept the Referral Fee from Colonial Surety Company. You are not required to receive the Referral Fee in order for your JH Plans to receive the Plan Sponsor Discount. Please inform Colonial Surety if you do not want to receive the Referral Fee. Plan Sponsors are solely responsible for evaluating the products offered by Colonial Surety Company (including, but not limited to, the price and terms and conditions of such products), for determining the suitability of those products for themselves and/or their Plans, and for determining whether the purchase of Colonial Surety Company products is consistent with their ERISA fiduciary duties, if applicable. John Hancock makes no representation regarding the products offered by Colonial Surety Company or their suitability for any particular Plan Sponsor, Plan fiduciary and/or Plan. The discounted products offered by Colonial Surety Company through this program may not be the lowest cost products available.
5. Colonial Surety’s underwriting guidelines will determine if you qualify for coverage. In addition, you must service at least one plan for which John Hancock serves as recordkeeper at time of purchase. Plan Consultants who are CEFEX Certified will not be eligible for discounts through Convenience Plus.
6. John Hancock does not warrant and is not responsible for errors, omissions or responsibilities in the content of tools and materials on this website, and/or for any information entered by the user.
7. The contract effective date is the date that money is first put into the cash account for the new contract. Note that no payments will be made with respect to the case until money is actually allocated and/or for any information entered by the user.
8. For contracts with an effective date prior to January 1, 2015, any remaining IA payments will continue to be based on the pre-2015 calculation of Actual Deposit Credits (ADCs) received in the first 12 months of each of the contracts, retroactive to the first dollar: Plan’s ADCs x Maximum Allowance % = Plan’s IA Payment. Actual Deposit Credits are calculated by adding 15% of actual transfer deposits and 80% of actual recurring deposits received and invested in our contract. Payments are made throughout the calendar year based on the following scale: 1) for ADCs up to 1,000,000 the maximum allowance is 0.5% of all ADCs; 2) for ADCs 1,000,000 – 1,500,000 the maximum allowance is 0.75% of all ADCs; 3) for ADCs 1,500,000 and over the maximum allowance is 1% of all ADCs.
9. The sample 408(b)(2) disclosure template is provided for your convenience only, and is not intended to be, nor should it be construed as, legal, tax, investment or other advice from John Hancock. John Hancock Retirement Plan Services shall be solely responsible for determining eligibility for and the amount of any allowance under this program. John Hancock Retirement Plan Services reserves the right to change or terminate the program and change the administrative practices at any time. In the event of a dispute, we will make the final determination.
10. Specific qualification criteria apply and may vary annually. Contact your local John Hancock representative for details.

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