



RETIREMENT PLAN
SERVICES

online loans

Simplifies the 'take a loan' process

Create, track &
accept *your* loan
request – online



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If you are considering taking out a loan from your retirement plan,

John Hancock's loans process lets you **create**, **track** and **accept** your loan requests online. You'll also learn how loans work and what they cost.

online loans provides printable, electronic copies of the *Truth in Lending Notice* and the *Non-negotiable Promissory Note and Irrevocable Pledge and Assignment*. If you would rather receive a paper version of these documents, do not initiate your loan request online. Contact your plan administrator for your paper loan package.

Did you know?

When you take a loan from your plan, you reduce the amount available for your retirement. Even if you repay the loan with interest, you may earn a higher return by keeping the money invested.

Want to know more?

To learn more about how loans work and what they cost, review the '**Learn about loans**' information available on the '**Account Summary**' page of the participant website. Also reference your plan's loan policy to understand its loan terms, including: number of loans allowed, interest rate charged, and applicable loan fees and other charges.



▶ Getting started

To request a loan using **online loans**, begin with these three simple steps:

- 1 Go to the John Hancock participant website at www.jhpnensions.com (or www.jhnyensions.com for New York domiciled plans) and log onto your account.
- 2 Select the '**Account summary**' link.
- 3 Select '**Take a loan**', located on the left hand side of the screen under '**Loans**'. Then simply follow the instructions outlined in the next two sections.

1. Complete the 'take a loan' section and send for review.

To create your **online loans** request, take these easy actions:

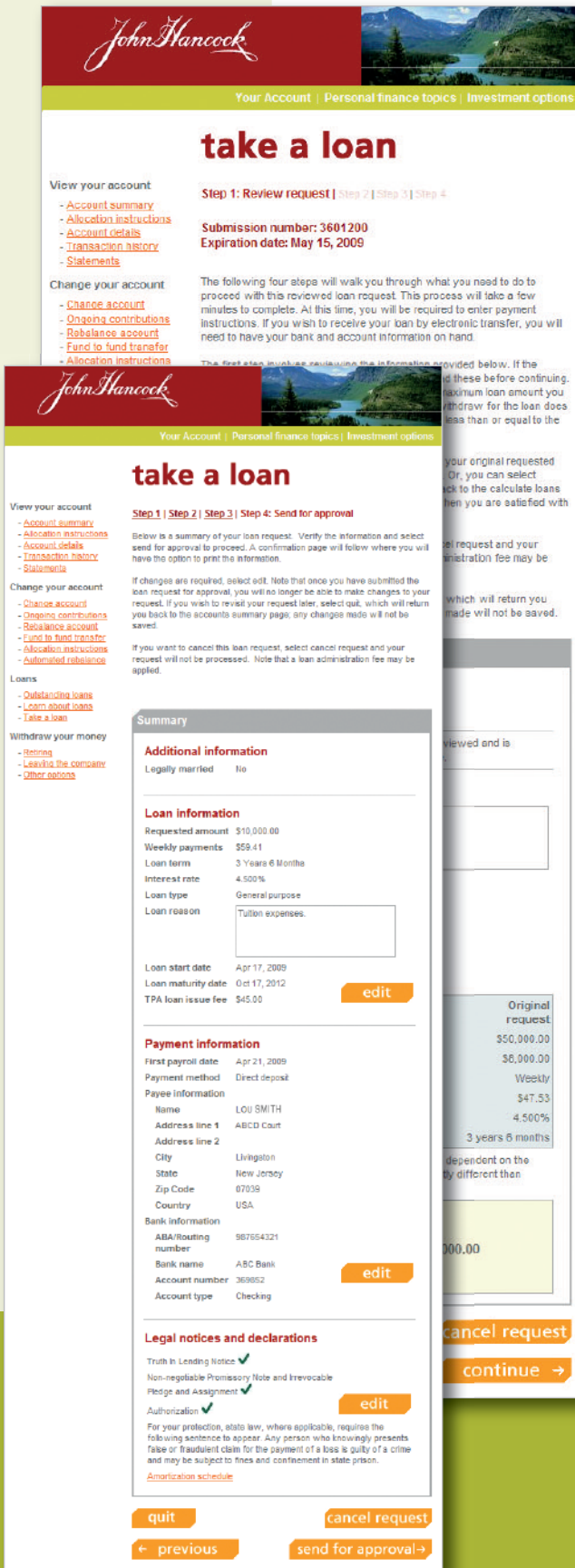
- 1 Indicate the loan type and how often you get paid. Click on '**continue**'.
- 2 Use the loan calculator to review different loan amount and payment schedule scenarios. To compare scenarios, select the '**Remember this scenario**' link.
- 3 Enter requested amount and loan term or payment amount when ready.
- 4 Select '**apply for loan**' to proceed.
- 5 Indicate if you are married and the reason for the loan. Confirm or enter your email address to ensure you receive email notifications. Select '**continue**'.
- 6 Review the loan request summary, make necessary edits and select '**send for review**'.

Your request will be forwarded to your plan representative, who will verify the information and confirm your loan's maximum and minimum requirements.

The screenshots illustrate the 'take a loan' calculator interface. The top screenshot shows the 'Step 1: Loan details' screen, which includes navigation links for account management and loan options. The 'Loan details' form asks for the loan purpose (General purpose, Hardship, or Purchase of primary residence) and the frequency of payments. The middle screenshot shows the 'Calculate loan' screen, where users can input a loan amount (e.g., \$8,000.00), a term (e.g., 3 years 6 months), and a weekly payment (e.g., \$47.53). A table of scenarios is displayed, showing the estimated maximum available, loan amount, weekly payments, loan term, and interest rate. The bottom screenshot shows the 'Summary' screen, which provides a detailed breakdown of the loan calculations and an 'Additional information' section for legal status, email address, and loan reason.

Is your email address up-to-date?

online loans relies on current email addresses to provide you with status email notifications. Without this information, you will need to frequently visit your '**Account Summary**' page for your loan status updates.



2. Review and accept the information sent by the plan representative.

After your loan request has been reviewed, you'll receive an email asking you to accept the loan request. To accept the loan:

- 1 Review the loan request details.
- 2 Confirm loan amount. You can proceed with your original requested amount by selecting **'Borrow requested amount'** or change your loan request by selecting **'Borrow a different amount'**.
- 3 Complete the payment instructions section.
- 4 Review and accept the following declarations:
 - Truth in Lending Notice
 - Non-negotiable Promissory Note and Irrevocable Pledge and Assignment
 - Authorization
- 5 Review the loan request summary and make necessary edits.
- 6 Select **'send for approval'** to send the request to your plan's authorized representative, who will validate the information, approve the loan and send it to John Hancock for processing.

Once approved, you will receive an email notifying you of that fact. From your **'Account Summary'** page, go to the **'Take a Loan - Details'** page to access your final loan documents.

Quick tips for using online loans

When using online loans, keep in mind that:

- **online loans** automatically updates information for certain fields, such as 'Account balance'.
- You can only have one active loan request at a time.
- Modifying your vesting percentage will not affect your records at John Hancock. Vesting information will be confirmed by your plan representative.
- Direct deposit or wire payments will require your banking information, such as the 9-digit ABA/routing number, account type and account number.
- Your 'Accounts Summary' page will have an overview of your loan request, as well as its status.
- Your 'Take a Loan – Details' page will house your final loan documents for 24-months.
- If you are married, your plan may require spousal consent, which must be obtained, notarized or witnessed by your plan administrator.

▶ How to register online

To register as a user on the John Hancock participant website: Go to www.jhpensions.com, or for New York plans www.jhnpensions.com

- 1 Enter your contract number in the space provided.**
You can get this number from your plan administrator or from your quarterly statement.
- 2 Create a username and password**
Once you've entered your contract number, you will be prompted to create a unique username and password. You will need these to access the website and your online account in the future.
- 3 Enter your PIN number in the space provide.**
You can find this number on the PIN card that was either attached to your enrollment form or mailed to you.

You can now access your personal account online to create a loan request.

Browser Security: We recommend you use a browser that supports 128-bit encryption, is JavaScript enabled and accepts cookies. These requirements help ensure the safety of your financial information.

Need more information?

Call 1-800-395-1113 to speak to a John Hancock Retirement Plan Services customer service representative.

Monday to Friday
from 8 A.M. to 8 P.M. (ET)



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