

# GETINGE \*

*John Hancock*  
RETIREMENT  
PLAN SERVICES

your retirement journey starts today

A GUIDE TO YOUR RETIREMENT PLAN TRANSITION



**GETINGE GROUP 401(K) RETIREMENT PLAN**

John Hancock Retirement Plan Services, LLC and Getinge Group are not affiliated and neither is responsible for the liabilities of the other.

What do I have to do?

You don't have to do anything. The transition happens all by itself, but it's a good idea to understand what's happening. Below are three things you need to know before the transition takes place:

- Understand how your investments will transition**  
Your account will be moving to John Hancock. Make sure you know how your money will be invested after the transition.
- For additional information:**  
Visit the Plan's website at [myjhrps.com](http://myjhrps.com) or [GetingeGroup.com](http://GetingeGroup.com) for details on the transition. Click on **Transitioning to John Hancock**.



New year. New benefits.

Resources designed to help you navigate a successful retirement journey



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**re the advantages of an in-plan conversion?**  
Options for converting pre-tax and/or after-tax to Roth amounts within your retirement plan include:  
**net income tax diversification:** Contributions are withdrawn tax-free if the distribution is "qualified distribution," and  
**income tax during contribution phase:** You may be in a lower income tax bracket now than you were when you started taking distributions from the plan, so you may prefer to pay taxes now while you're still working and building your retirement savings. Consult your tax advisor before converting any part of your qualified retirement plan.

income tax code and in particular, all references to tax-free are for federal tax only.

**GETINGE GROUP**

retirement planning questions answered

PLAN TO ATTEND AN UPCOMING EDUCATIONAL WEBINAR



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get retirement ready!

Nearly 67% of your coworkers are on track to have at least 70% of their current income saved annually in retirement. Are you one of them?

**Get retirement ready!**  
Planning to have enough money saved so you can live on 70% of what you make today annually in retirement is a good goal to have. This recommended replacement ratio is the percentage of working income you may need to maintain your current standard of living annually in retirement.

[John], our records indicate that you're currently on pace to replace 100% of your pre-retirement income annually in retirement.

**consider taking action**

Visit [myjhrps.com](http://myjhrps.com) or download the **myJHrps** mobile app.

**connect**  
I've registered and set up my 401(k) account through John Hancock.  
It's easy and takes about five minutes. Go to [myjhrps.com](http://myjhrps.com) or download the **myJHrps** mobile app.

**I've added/updated my preferred email address to my account.**  
Stay in touch with the plan and receive special announcements through email and mobile devices. Receive invitations to upcoming webinars, retirement planning tips, and discover your retirement's ready.

**Remember:** In 2017, you can contribute up to \$18,000 to your retirement account (plus an additional \$6,000 catch-up contribution, giving you a total of \$24,000) if you are, or will be, at least age 50 in 2017.  
Total contributions to the Plan include of pre-tax, Roth, and after-tax dollars, as well as employer contributions cannot exceed \$54,000.

**I've viewed the retirement income calculator.**  
At [myjhrps.com](http://myjhrps.com), this dynamic calculator provides you with an estimate of the income you will need at retirement and shows your current retirement progress. It also allows you to model and view projected income based on small adjustments that you can make to your savings strategy.

**You can also access additional retirement planning tools and resources at the Getinge Group retirement savings plan website: [myjhrps.com](http://myjhrps.com)/GetingeGroup.**

**I have an annual desire to review my account and personal long-term goals.**  
John Hancock, your 401(k) plan provider, is available to discuss your questions, needs, and concerns to help you make informed decisions about your plan. The Personal Financial Solutions Group can be contacted at 800-294-3575. The group can assist with plan consultations, with you through in-plan advice solutions (such as Morningstar Outlooks), and help with distributions and rollovers.

**protect your assets**  
I've added/updated my 401(k) beneficiary designations.  
Remember for whom you are saving. Retirement plan beneficiary designations are separate from other benefits, such as life insurance and your medical plan.  
Visit [myjhrps.com](http://myjhrps.com) to customize your retirement savings strategy or contact John Hancock at 800-294-3575.





It's your retirement savings and future. Help make it comfortable.

**IMPORTANT RETIREMENT PLAN BENEFICIARY INFORMATION**



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**Elect a beneficiary today!**

Retirement plan beneficiary designations are separate from other benefits, like life insurance and health and welfare. Beneficiary designations you may have for other benefits are **NOT** transferred to your retirement plan.

You're working hard to save money, and now you should decide who to pass your savings on to, right? But in the event of your death, if you don't have a beneficiary (or haven't kept it up to date) for your Getinge Group Retirement Savings Plan account, that decision could be made by someone else. Our records indicate that you **do not have a beneficiary named on your account**. Naming a beneficiary to your account will help ensure your retirement plan assets are left in the right hands. If you are married, your spouse is automatically your beneficiary and any prior beneficiary you may have named is invalid. If you've recently married or your marriage was recently legally recognized, you must update your beneficiary designation. Be sure to check off the "married" indicator and provide any spousal consent, if necessary.

**Add your beneficiary designation to your retirement plan account.**

- Simply log on to [mylife.jhrps.com](http://mylife.jhrps.com).
- To access your account information and make changes, you'll need your Username and PIN/Password. If this is your first time using the website, choose **Register now**. Get started with your plan and follow the instructions. If you have forgotten your Username or PIN/Password, you can click on **Forgot Username** or **Forgot PIN/Password** to reset them.
- From the **Menu** choose **My Profile, Beneficiaries & Settings**.
- You can setup your beneficiary with just their name, relationship to you, and allocation percentage.

**OR, call 800.294.3575 and press 0 to speak to a John Hancock Participant Service Center representative.**

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5P33549 5/2017 33549

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**John Hancock Retirement Plan Services is proud to collaborate with Getinge to help participants "ON THEIR JOURNEY" toward retirement.**

**THANK YOU for investing in your employees' financial future and being a great partner through the years.**

DECEMBER 2017