

Watch the mail for your personalized gap analysis report!

**NEW**  
**TO THE INGRAM 401(K) PLAN**  
**— ONTARGET<sup>SM</sup> —**

A professional account management service to help you ignite your 401(k) potential!

**HERE BE DRAGONS**

During Medieval times, mapmakers marked distant and unexplored lands with the phrase "*Here be dragons.*" These days, navigating your 401(k) plan can often feel like uncharted territory. OnTarget can help to put your retirement course in the right direction and help you make progress toward your goals.

**ONTARGET CAN HELP:**

- ✦ **GET ON TRACK.** Give you a personalized investment portfolio that matches your unique needs.
- ✦ **STAY ON TRACK.** Monitor and adjust your account as your needs change over time, (including helping you save more by automatically increasing your contributions annually).
- ✦ **GAIN PEACE OF MIND.** Managed by independent financial professionals for a fee at Morningstar Investment Management, LLC.



**MYLIFE.JHRPS.COM/ONTARGET**



**855-969-5737**

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

Participation in OnTarget does not guarantee investment success. All investing involves risk including possible loss of principal. Fees for this service are based on a tiered schedule and vary by account balance. For more information, consult the OnTarget Investment Advisory Agreement. John Hancock Retirement Plan Services selected Morningstar Investment Management LLC, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc., to act as the independent financial expert for OnTarget. Morningstar Investment Management LLC is not affiliated with John Hancock Retirement Plan Services or its affiliates.

John Hancock Retirement Plan Services, LLC offers plan administrative services and service programs through which a sponsor or administrator of a plan selects various investment options to offer in its retirement plan for investment. John Hancock Retirement Plan Services, LLC does not provide fiduciary investment advice. John Hancock Trust Company LLC provides trust and custodial services to such plans.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED

© 2016 All rights reserved

S-P30972-GE 07/16-30972

RS072616307207-5136

