

This document summarizes the Plan's provisions based on information provided to John Hancock as of June 2, 2020 and is not the Plan's Summary Plan Description (SPD). To obtain the SPD, speak with your plan administrator. Where this summary conflicts with the SPD and/or plan document, the plan document governs.

Eligibility

The following are excluded from participating in the Plan:

Money Type	Union	Nonresident Aliens
EMPLOYEE ELECTIVE DEFERRAL		
EMPLOYER MATCHING CONTRIBUTIONS	X	X
SAFE HARBOR MATCHING CONTRIBUTIONS		

Provided you are not excluded, you are eligible to join the Plan once you have met the following requirements:

Hours of service: 1,000

Period of service (consecutive): 12 Months

For more information about eligibility requirements, refer to the SPD.

Entry Dates

January 1, July 1

Your Contributions

You can make "before tax" 401(k) contributions between 1% and 100% of your compensation, subject to the annual maximum amount allowed by law (\$19,500 in 2020). If you are 50 years of age or older, you can make an additional catch-up contribution (up to \$6,500 in 2020). Changes to your contribution amount can be made on January 1 or July 1.

You can also make "after tax" **Roth 401(k)** contributions. The combined total of your "before tax" and "after tax" contributions cannot exceed the maximum above.

Rollovers from other eligible plans are allowed at any time.

Your Employer's Contributions

Money Type	Your Employer's Contribution
EMPLOYER MATCHING CONTRIBUTIONS	Your employer may make a discretionary contribution. Your employer's Matching Contributions will not exceed 4% of your compensation.
SAFE HARBOR MATCHING CONTRIBUTIONS	Your employer will match 100% of the first 4% of your contribution.

Vesting

Your contributions are always 100% vested.

Your employer's contributions are 100% vested.

Loans

The Plan does not permit loans.

Withdrawals

Money can be withdrawn from your account in the event of retirement, termination of employment, death or disability.

Withdrawals can be taken as follows: a lump-sum.

Note: Any taxable withdrawal you receive that is not rolled over to another qualified plan or IRA will be included as part of your taxable income and be subject to federal income tax withholding. If the withdrawal is made before age 59½, it may be subject to an additional 10% penalty. State and local taxes may also apply.

Investment Options

All money in your account can be directed to any of the investment options available under the Plan. If you do not provide instructions, your money will be invested in one of the John Hancock Multi-Index Preservation Portfolio, which is the default investment option selected by the Plan Trustee.

Reporting and Changes

You will receive quarterly retirement account statements that summarize your account balance, investment option performance and personal rates of return. You can also review your account at any time, rebalance your investments and make other changes by visiting www.jhpensions.com or calling the toll-free service line at 1-800-395-1113. Para ayuda en español, por favor marque 1-800-363-0530.