

## your retirement journey starts today

A GUIDE TO YOUR RETIREMENT PLAN TRANSITION



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/GetingeGroup](http://myjhrps.com/GetingeGroup) on the transition. Click on **Transitioning to John Hancock**.

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

**GETINGE GROUP**

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



## New year. New benefits.

Resources designed to help you navigate a successful retirement journey



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

**GETINGE GROUP**

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

**Understand the advantages of an in-plan investment:** Strategies to converting pre-tax and/or after-tax to Roth amounts within your retirement plan include:

- Net income tax diversification:** Distributions are withdrawn tax-free if the distribution is "qualified distribution," and
- Income tax during contribution phase:** You are in a lower income tax bracket now than you will be in retirement. It may be preferable for you to pay taxes now while you're working to build your retirement savings. Consult your tax advisor before converting any of your qualified retirement plan.

Income tax code and in particular, all references to tax-free are federal level only.

## GETINGE GROUP retirement planning questions answered

PLAN TO ATTEND AN UPCOMING EDUCATIONAL WEBINAR



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

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

## 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 take enough money saved so you can live on 70% of what you make today annually in retirement is a good goal to have. The recommended replacement ratio is the percentage of working income you may need to replace your current standard of living annually in retirement.

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

**consider taking action**

- I've registered and set up my 401(k) account through John Hancock.** It's easy and takes about five minutes. Go to [mylife.jhrps.com](http://mylife.jhrps.com) or download the *mylife* 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 channels. Register for our retirement webinar, retirement planning tips, and discover your retirement strategy.
- 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 (total cannot exceed \$48,000).

**get retirement ready!**

**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.

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

IMPORTANT RETIREMENT PLAN BENEFICIARY INFORMATION



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

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

**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 only 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 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.**

**John Hancock Retirement Plan Services**

John Hancock Retirement Plan Services, LLC is also referred to as "John Hancock." The content of this document is for general information only and is believed to be accurate and reliable as of printing date but may be subject to change. John Hancock does not provide investment, tax, or legal advice. Please consult your own independent advisor as to any investment, tax, or legal advice. John Hancock Retirement Plan Services, LLC offers plan administrative and recordkeeping services to sponsors or administrators of retirement plans, as defined in writing by John Hancock Retirement Plan Services, LLC. John Hancock, LLC does not, and is not undertaking to, provide investment advice or give advice in a fiduciary capacity. John Hancock Trust Company, LLC provides trust and custodial services to such plans. © 2017 All rights reserved. 5-F32549 5/01/17 39349

**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.**