

Getting started with John Hancock

Richland Glass Company Inc. 401(k) PS Plan





Your *retirement* provider



158 years in the
financial industry



83 years of
retirement expertise



Serving more than
3 million¹ participants
just like you

Your plan highlights

This is a high-level overview of your retirement plan. Refer to your summary plan description (SPD) or request additional details from your employer.

Plan details at a glance

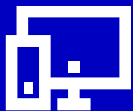
Eligibility	<ul style="list-style-type: none"> • 18 Years of Age • 90 Days of Service
Entry dates	<ul style="list-style-type: none"> • Monthly
Contributions	Pre-Tax and/or Roth: You may defer 1-100% up to the IRS maximum of \$20,500 (2022).
Catch-up contributions	If you're age 50 or older, you're eligible to contribute up to an additional \$6,500 this year.
Employer contributions	<p>Safe Harbor Match:</p> <ul style="list-style-type: none"> • Company will match 100% of the first 5% of Compensation contributed to the plan. <p>Employer Discretionary Match and Profit-Sharing Contributions:</p> <ul style="list-style-type: none"> • Your Plan also offers discretionary Employer Matching and Profit-Sharing Contributions. Please refer to the Richland Glass Company Inc. 401(k) PS Plan Summary Plan Description for details.
Vesting	Safe Harbor Match 100% of the first 5% and Immediately vested.
Loan provisions	<ul style="list-style-type: none"> • \$1,000 minimum, to a maximum of a) 50% of your vested account balance or b) \$50,000, reduced by the highest outstanding loan balance in the preceding 12 months • 2 Outstanding loan(s) at a time • Up to 30 years for a Residential loan • Terminated participants may continue to make regular loan payments through Loan Continuance via ACH. A separate payment must be set up for each loan
Withdrawals	Withdrawals are available if you retire or experience death, disability, financial hardship (restrictions may apply), or termination of employment. See your SPD for full details.
Default investment option	Contributions go to a John Hancock Multimanager Lifetime Portfolio based on your date of birth, unless you choose otherwise



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Register and secure your account



Go to myplan.johnhancock.com.

Haven't joined yet? **Enroll today!**



Keeping your account safe



1 Pick a user ID that's personal and difficult to guess.

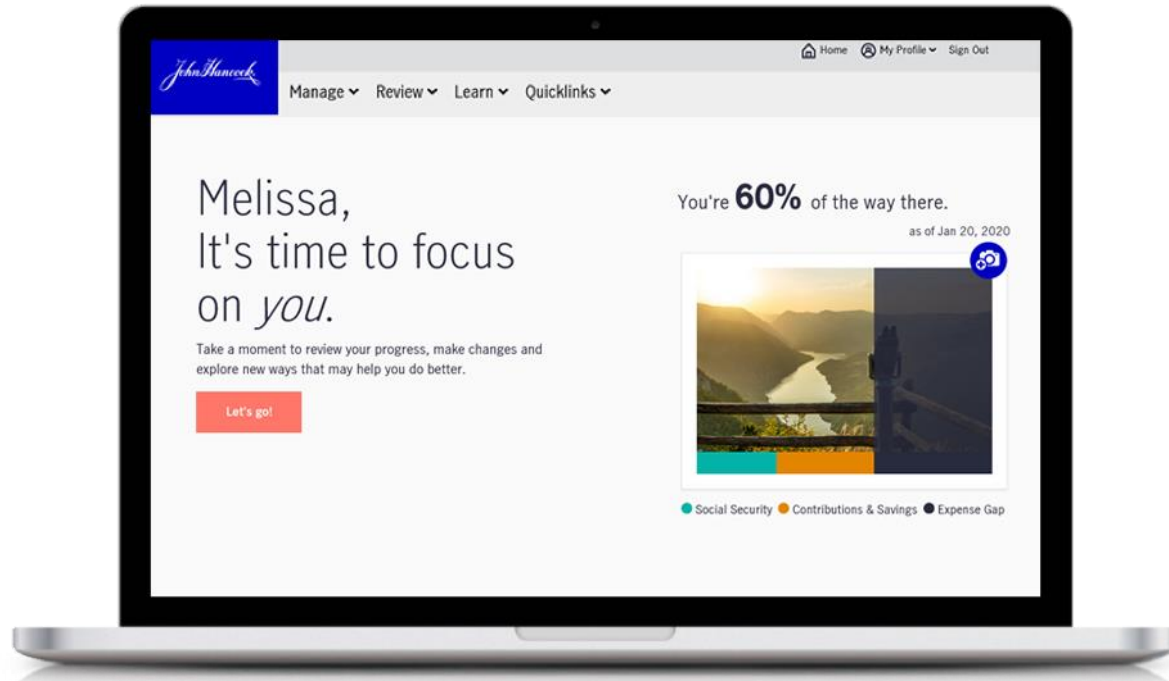
2 Create a strong password.

3 Provide your mobile number and personal email address, as this helps John Hancock keep your account safe!

4 Your security questions and answers should be relevant to you.




Your account online




This sample is for illustrative purposes only.

Are you saving enough?



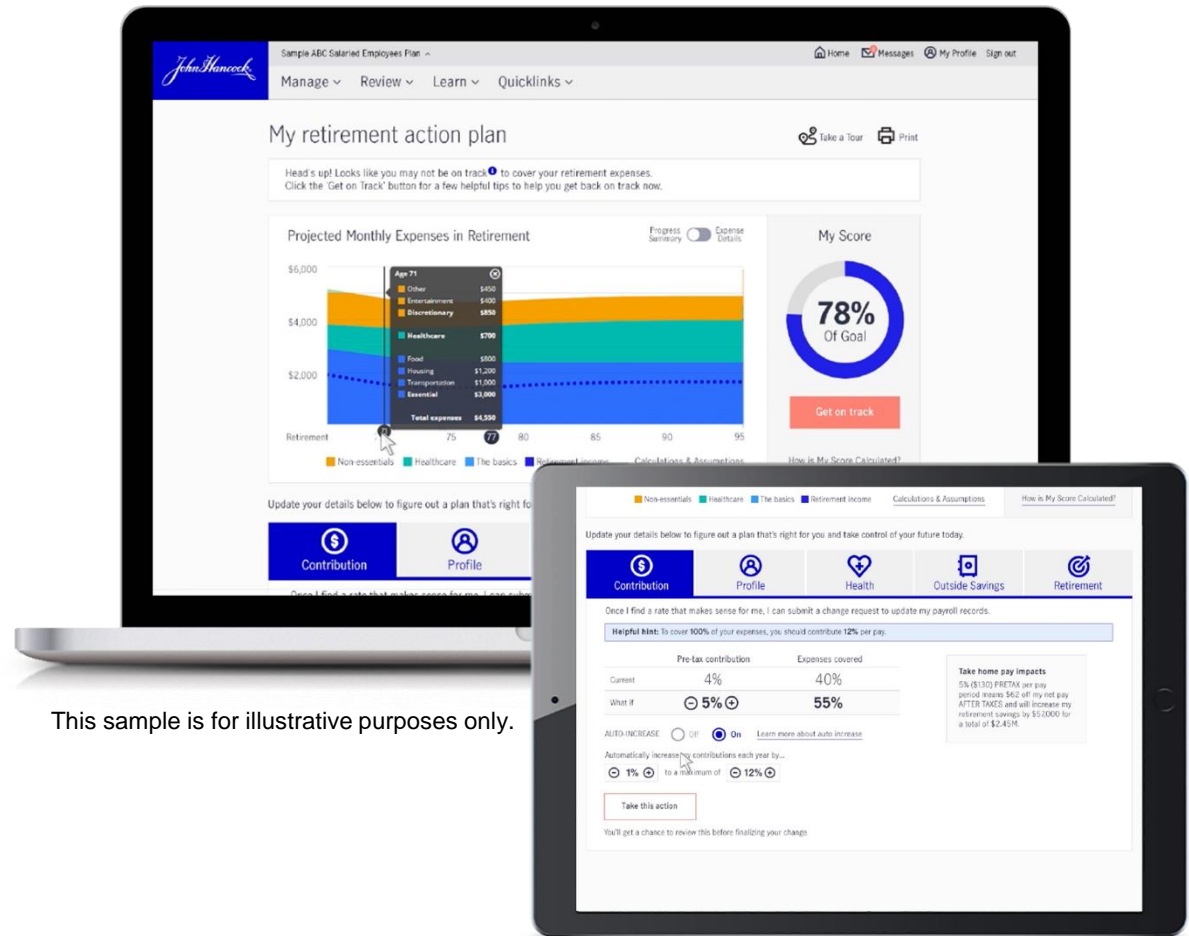
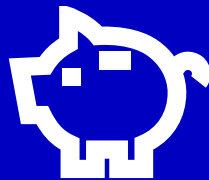
Are you aware of your investment options?



Are you saving enough?

89%

agree that viewing projected retirement expenses would help motivate them to save more.²



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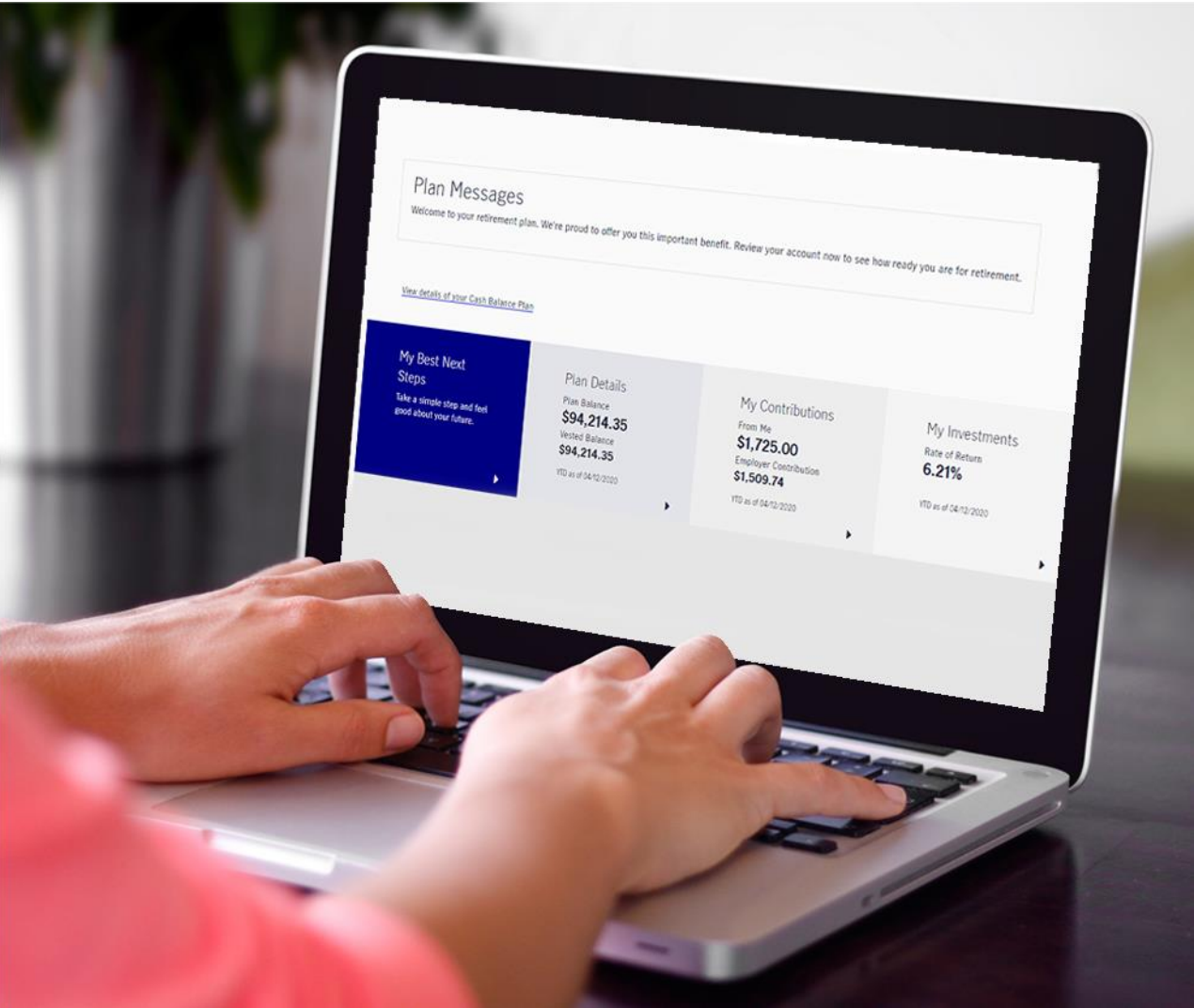
The projected retirement income estimates for your current John Hancock accounts, future contributions, employer contributions (if applicable), and other accounts set aside for retirement used in this calculator are hypothetical, and for illustrative purposes only, and do not constitute investment advice. Results are not guaranteed and do not represent the current or future performance of any specific account or investment. All investments carry a degree of risk, and past performance is not a guarantee of future results. Due to market fluctuations and other factors, it is possible that investment objectives may not be met.

² John Hancock's financial stress survey, John Hancock and Greenwald & Associates, June 2019. A survey of more than 3,500 workers to learn more about individual stress levels, their causes and effects, and strategies for relief.



Review your investment options

Choosing investments that are right for you is an important part of planning for retirement.



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How to get help with investing your contributions

Guidance with Morningstar Retirement Manager¹



Log in



You use our online tools to build your strategy.
You receive specific fund recommendations.



You can log in anytime to see if you're on track.
You request the transactions for your 401(k).

Enjoy

Retirement Manager is included as a feature of your plan for no additional fee.

To access Retirement Manager, log in to your account at myplan.johnhancock.com.

Professional management with John Hancock Personalized Retirement Advice²



Sign up



We create and implement your personalized plan.
We monitor your account and rebalance, as needed.
We provide withdrawal strategies as you near retirement.



We keep you informed with biannual email invites to check your progress.

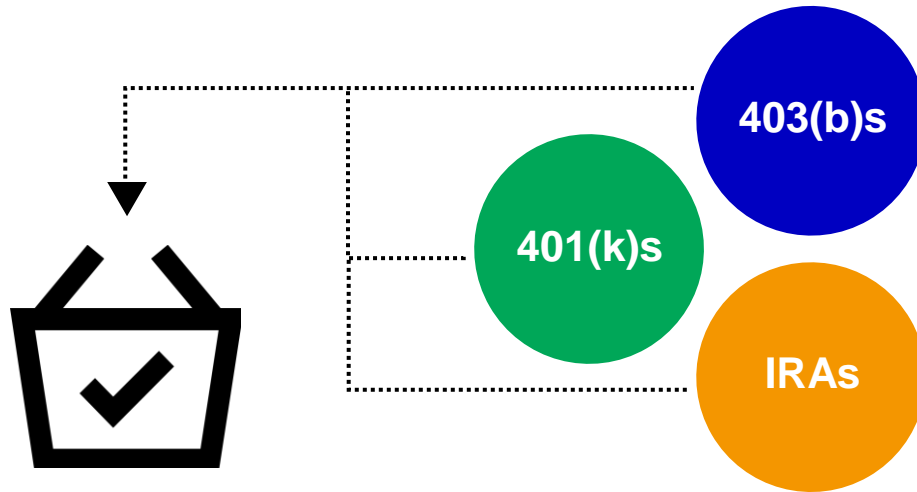
Relax

We make it affordable. The first three months are free! After three months, you'd pay about \$11 per month for a \$25,000 account balance. Plus, you can cancel at any time with no penalty.

¹ Investment advisory services for Morningstar Retirement Manager are provided by Morningstar Investment Management LLC. Retirement expense and income projections provided in the Morningstar Retirement Manager program are based on certain assumptions and historical data; your actual experience and results will differ. Investing involves risks, including the potential loss of principal. Morningstar Investment Management LLC, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc., provides the advisory services in the Morningstar Retirement Manager program under a licensing contract with John Hancock Retirement Plan Services, LLC (John Hancock). Morningstar Investment Management is not affiliated with John Hancock. ² Participation in John Hancock Personalized Retirement Advice (Retirement Advice) 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 John Hancock Personalized Retirement Advice Investment Advisory Agreement. John Hancock Personal Financial Services, LLC ("JHPFS"), a registered investment adviser and affiliate of John Hancock Retirement Plan Services, LLC ("JHRPS"), is the investment manager of the Retirement Advice program. JHPFS has selected Morningstar Investment Management LLC, a registered investment advisor and wholly-owned subsidiary of Morningstar, Inc., to act as the "independent financial expert" (as defined in the U.S. Department of Labor's Advisory Opinion 2001-09A) for Retirement Advice. JHPFS monitors Morningstar Investment Management's performance. Morningstar Investment Management LLC is not affiliated with JHRPS, JHPFS or its affiliates. JHPFS acts as a fiduciary with respect to the management of Retirement Advice investments.



Would it be easier to manage all your savings in one place?⁵



If you'd like to learn more about combining your accounts and what may be right for you, you can speak with a John Hancock consolidation specialist by calling

877-525-7655.⁶



⁵ Available for plans using John Hancock's consolidation services; rollovers are subject to the provisions of your company's plan.

⁶ As other options are available, participants are encouraged to review these options to determine if combining their retirement accounts is suitable for them.



Getting started is easy

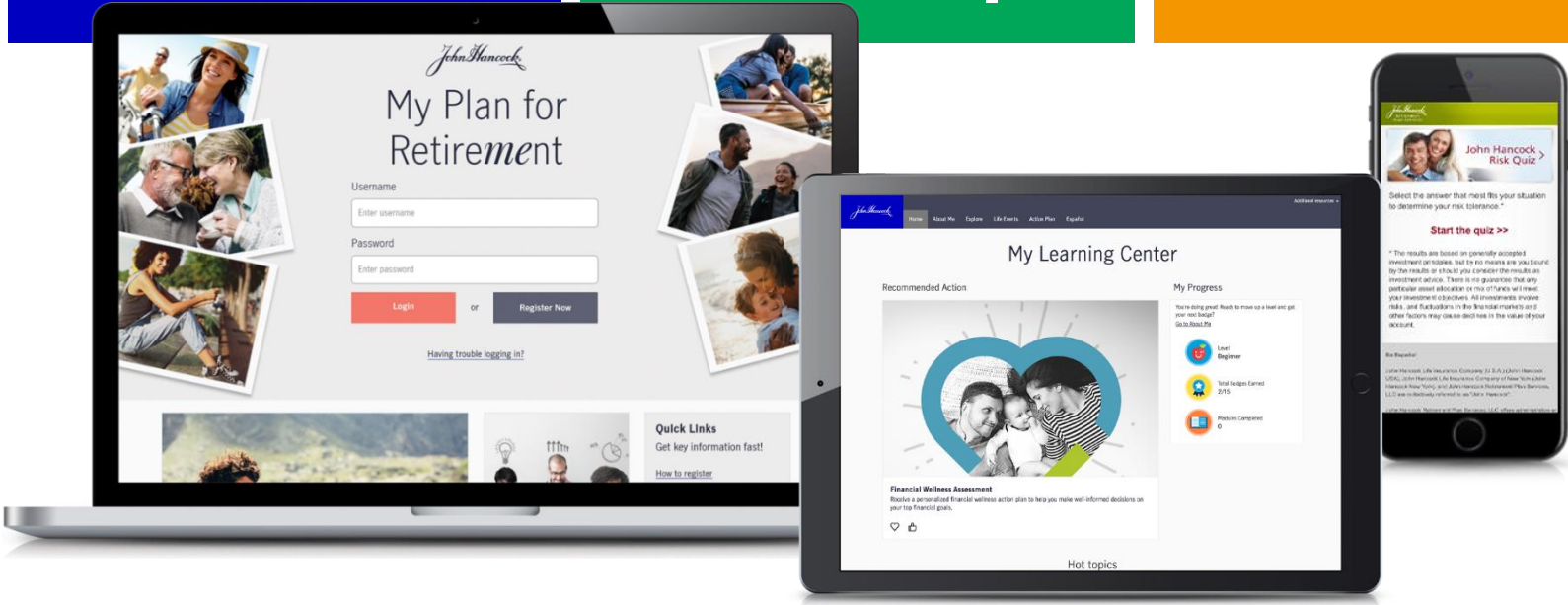
1 Register and secure your account.



2 Ensure you're saving enough by completing my retirement planner.

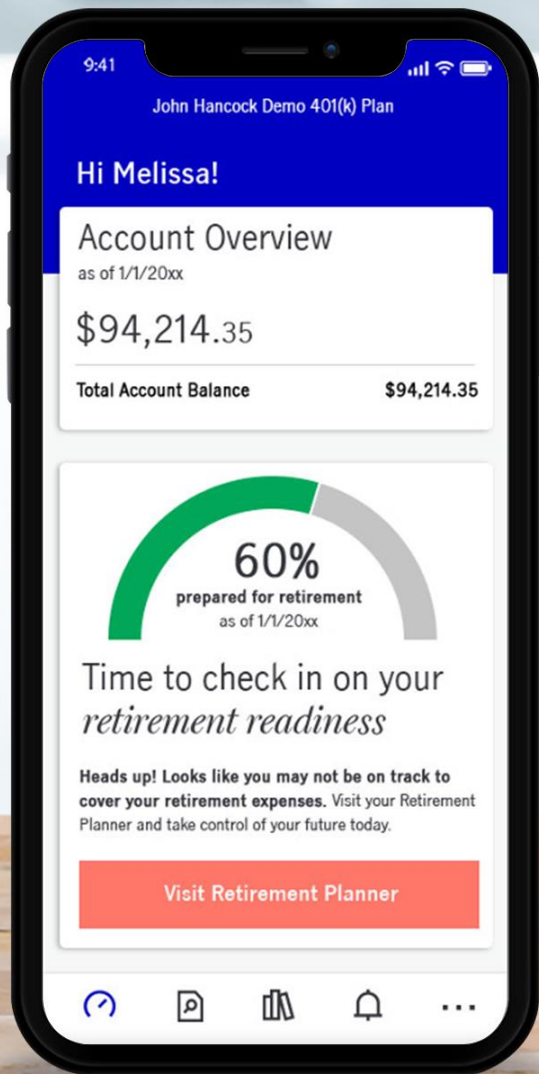


3 Review your investment options, and take the risk quiz.



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Hold the power of your *retirement* plan in the palm of your hand!



1 John Hancock's retirement app helps make it easy to safely manage your plan, anytime, anywhere.

2 Enjoy secure access to your plan—even make account changes

3 View your account balance and see how prepared you are for retirement

4 Use helpful tools and get timely education on personal finance and wellness topics



Download the app from



or



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