



Save for your retirement and your employer will too!

Saving today can get you something extra because Medica 401(k) Matched Savings Plan offers a company match—for every dollar you put in, Medica contributes a portion.

What's employer match?

The match is money that Medica contributes to your retirement plan account. Medica will match 100% on the first 3% and 50% of the next 2% of eligible pay that you contribute. That means if you earn \$50,000 a year and contribute 5% (or \$2,500) to get the full match, Medica will contribute an additional \$2,000 to your account, for a total of \$4,500 a year.

The key is to contribute enough to get the full match amount; otherwise, you're missing out on money Medica wants to give you.

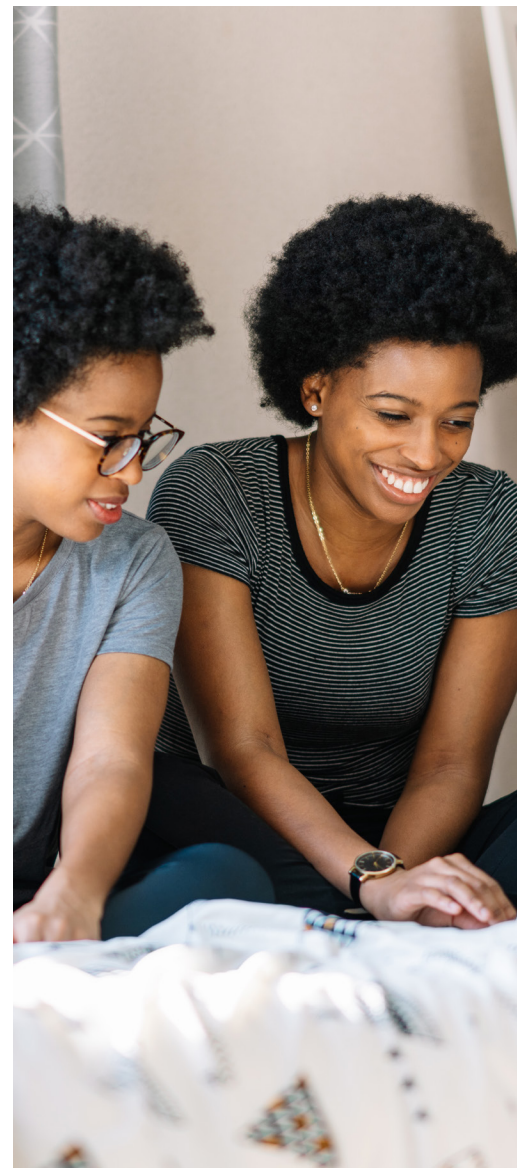
Vesting makes it yours

Medica invests in you by making matching contributions to your account. But you may not own all that money right away. This is called vesting.

Here's how vesting works:

- You're always 100% vested in the contributions that you make to your account—you own all the money that you contribute.
- You're always 100% vested in employer matching contributions.
- You become vested in employer annual contributions after 3 years of service.

See your Summary Plan Description (SPD) for information about your employer's vesting schedule. To request a copy of the SPD, log in to myplan.johnhancock.com or call **800-294-3575** (for Spanish, 888-440-0022).



Stay connected—
anytime, anywhere

Scan the QR code and
download John Hancock's
retirement app.



Android

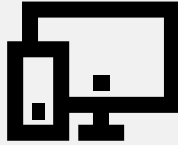


iOS



Get your match!

- Save at least 5% to get the full match.
- If you can, save even more to increase your progress toward your goal.
- You don't pay taxes on matching contributions made today, but you will when you withdraw them.¹
- Your money—plus any match money—can grow tax deferred for years to come.



Log in to **myplan.johnhancock.com** or download John Hancock's retirement app to increase your contribution rate today and take full advantage of your employer match.

For assistance, call 800-294-3575 (for Spanish, 888-440-0022). Representatives are available Monday through Friday between 8:00 A.M. and 10:00 P.M., Eastern time, on New York Stock Exchange business days.



1 Ordinary income taxes are due on withdrawal. Withdrawals before age 59½ may be subject to penalties.

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