



Your Future — Our Focus



Supplemental Retirement Plan: Your Future Is Our Focus

The Chicago Regional Council of Carpenters Supplemental Retirement Plan—a defined contribution retirement plan—helps you build a secure retirement.

How Does It Work?

Your retirement plan account grows through employer contributions and any earnings on investments from those contributions. All the money in your account is yours to use when you retire, and you pay no income taxes until you take a distribution.

Contributions

Your employer contributes to the Plan on your behalf for each hour you work. There are no vesting requirements—that means the money is yours from day one. While you cannot contribute directly to your account, if you have funds in an eligible retirement plan from another employer or you have an IRA, you can roll those accounts into our Plan.

Investments

John Hancock Retirement Plan Services, the Plan's recordkeeper, maintains your account and invests your money as you see fit:

- * **Choose how to invest your money.** The Plan offers many investment options, and you can change your investment mix at any time. To review your options, log in to myplan.johnhancock.com; or
- * **Your money is automatically invested.** If you do not choose an investment mix, your account will be automatically invested in the Vanguard Target Retirement Date Fund based on your current age and a projected retirement age of 65.

Want help with investment decisions?

Log in to your account at myplan.johnhancock.com, and take advantage of Online Advice, a FREE service powered by Morningstar® Retirement ManagerSM, which will suggest investments that make sense for you.



Here's an example of how a \$700 monthly contribution can grow through investment earnings over 20 years:*

Your employer's monthly contribution: **\$700**
 Annual rate of return on invested amount: **6%**
 Years you work in covered employment: **20 years**

After 20 years, the estimated value of your account is: **\$308,999**

Total contributions **\$168,000**
 Total investment interest **\$140,999**

* Assumes yearly compounding and annual employer contributions

Designate Beneficiaries

It is important for you to complete the beneficiary designation form that is included in the Enrollment Kit which you will receive from John Hancock. Upon completion, submit the form to the Fund Office. If you need another copy, you can access it on crcbenefits.org, or request it from the Retirement Benefits Department. A beneficiary is the person or persons who receive the money in your account in the event of your death. Be sure to update your beneficiaries using the same form after life events such as marriage, divorce, or death of a beneficiary.



Manage Your Account on the Go!

Download the MyLifeNow mobile app from the App Store (Apple) or Google Play (Android).

Accessing Your Account Information

Log in to myplan.johnhancock.com to view your account balance, contributions, and current rate of return. You can also:

- ✳ Manage your investments
- ✳ Develop a budget
- ✳ Set your account to automatically rebalance every 3, 6, or 12 months
- ✳ Attend educational webinars

When you log in for the first time, you'll need to enter your Social Security number and date of birth.

Other Important Information

Fees

Two types of fees will be automatically deducted from your account:

- ✳ **Investment manager fees.** Learn more about these fees—sometimes called expense ratios or redemption fees—in investment fact sheets that will be mailed to you with your transition kit, enrollment kit, or in each mutual fund prospectus. The investment earnings shown on your quarterly statement are net of these fees.
- ✳ **Administrative fees.** These fees are related to the Plan's day-to-day operations and are charged on a quarterly basis. They will appear as a separate line item on your quarterly statement.

Pre-Retirement Withdrawals

You have limited access to your account balance before you reach the age of 60. You may request a financial hardship distribution to pay for:

- ✳ Health care
- ✳ The purchase of, or avoiding foreclosure or eviction from, your primary residence
- ✳ Funerals
- ✳ Tuition

You may also be eligible for an in-service distribution unrelated to a hardship.

Certain restrictions apply. Visit the Fund's website at crcbenefits.org for more information.

Questions?

About your retirement account or to request a withdrawal form

John Hancock Retirement Plan Services
(855) 312-2722
Monday through Friday, 7:00 a.m. to 9:00 p.m. CT

Plan rules or to change your address or beneficiary

Retirement Benefits Department (Fund Office)
(312) 787-9455, menu option 4
Monday through Friday, 8:00 a.m. to 4:30 p.m. CT

Employer contributions

Contributions Department (Fund Office)
(312) 787-9455, menu option 5
Monday through Friday, 8:00 a.m. to 4:30 p.m. CT

The information contained in this brochure is a general overview and is believed to be accurate and reliable. However, the content is subject to change at any time. Additionally, the discussion of investments and investment options is in no way intended to recommend any specific investment strategy. You should refer to the Summary Plan Description dated October 1, 2015, for details not covered in this brochure. In all cases, the Plan Document is the final authority on the Plan itself.



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Chicago Regional Council
of Carpenters Supplemental
Retirement Fund
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