A Plus Planning & Insurance
401(k) Frequently Asked Questions (FAQ)

401(k) Plan Administrator

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Enrollment Overview

To enroll in your company's 401(k), use one of the two following methods:

- **Offline:** Request a hardcopy enrollment kit from the 401(k) Plan Administrator above. Required information: name, address, and employer.
- **Online:** Go to www.aplusbenefits.com. Look under the Document Center and find the 401(k) Resources section.

Enrollments are effective the first of the month following the date we receive the enrollment form. That means your funds will be deducted on your first paycheck after the first of the month.

Frequently Asked Questions (FAQs)

- **What is the A Plus Benefits contract number?** 11490. Additionally, the division code is your company name. *No payroll code is necessary*.
- **What is the A Plus Benefits Internet enrollment access code?** 000000
- **Where do I find information on my company's specific plan?** Contact the 401(k) Plan Administrator (see above) for an electronic flyer.
- **How should I invest my money?** The online enrollment process will walk you through choosing the appropriate investment(s) for you. Just follow the prompts. The hardcopy enrollment kit has a risk quiz on page 30 that will give you a point score that relates to the suggested profiles on page 31.
- **What options do I have for investing?** You can choose to invest your money in the portfolios John Hancock professionally manages, or you can choose your own funds. A Plus Benefits provides the opportunity for you to invest in almost 100 funds and 13 portfolios of varying risk.
- **Where can I find market performance information?** Fund performance can be found within your online account or in the back pocket of the hardcopy enrollment kit. This information is updated daily on the website and quarterly in the kits.
- **What's the difference between Traditional and Roth?** Traditional funds are invested with pre-tax dollars (taxes taken at withdrawal), and Roth funds are invested with after-tax dollars (taxes taken now).
- **Can I defer both Traditional and Roth funds?** Not at this time. We will update you when that is possible.
- **Who can I talk to about the right investment for me and how much I should defer?** Refer to your accountant or financial advisor for expert advice, or contact our in-house broker by emailing the 401(k) Plan Administrator (see above).
- **How often can I make changes to my salary deferral amount?** One time per month by completing an employee data change form and forwarding it to the 401(k) Plan Administrator (see above). It will be effective the first of the following month. Alternatively, you can complete a form within your online account. Please be sure to print, sign, and forward it to the 401(k) Plan Administrator.
- **How can I change my investments?** You can change your investments twice monthly using either your online account or by completing an investment change form at www.aplusbenefits.com under the 401(k) Resources section of the Document Center. Forward it to the 401(k) Plan Administrator (see above).

- **Where do I find the forms I need?** Look online at www.aplusbenefits.com under the Document Center or contact the 401(k) Plan Administrator (see above).
- **What can I do if lose or forget my PIN?** Contact John Hancock at 1-800-395-1113. Allow one week for delivery.
- **Who can I name my beneficiary?** If married, you must put your spouse. If unmarried, you can name anyone.
- **Can more than one person be my beneficiary?** Yes, just include their information on the Contingent Beneficiary section or on a separate sheet, if necessary. You must indicate at least one beneficiary.
- **How can I check on my account?** You can use your PIN to go online daily at www.jhpensions.com, or you will receive a quarterly statement.
- **How can I update my address?** Go online to your account at www.jhpensions.com and change your address. Alternatively, forward your updated address information to the 401(k) Plan Administrator (see above).
- **How are funds with John Hancock categorized?** They are categorized by risk tolerance.
- **What is a portfolio?** A range of investments packaged together. You will find detailed information about all funds and portfolios within your online account or in the back pocket of the hardcopy enrollment kit.
- **Can I rollover funds from a previous plan?** Yes, if they are currently invested in a Qualified Plan. Contact your previous employer for instructions, and complete the Incoming Rollover Form found at www.aplusbenefits.com in the Document Center's 401(k) Resources section. Then forward it to the 401(k) Plan Administrator (see above).
- **What are my fund options with John Hancock?** There are around 100 funds and nine portfolios to choose from. They vary from stocks, bonds, index funds, and more. We have also added Lifecycle funds to our lineup.
- **Are there funds with redemption fees?** Yes, go online to www.jhpensions.com for a complete list or contact the 401(k) Plan Administrator (see above).
- **Are any of the funds "loaded funds"?** No, there is no up-front cost to use the plan and no loaded funds.
- **What is the yearly maximum I can defer?** For 2010, if you are under 50 years old, it is $16,500. If you are over 50 years old, you are allowed an additional "catch-up" amount of $5,500.