



T(k)O



The Total 401(k)
for owners of
small businesses.

NOT FDIC INSURED. MAY LOSE VALUE. NO BANK GUARANTEE.
NOT INSURED BY ANY GOVERNMENT AGENCY.



Finally, a retirement plan that wo

John Hancock Mutual Funds is proud to offer the Total 401(k) for Owners (T(k)O), a retirement product designed for owner-only small businesses.

As a result of the Economic Growth and Tax Relief Reconciliation Act (EGTRRA), small business owners like you can make significantly larger tax-deductible contributions to a retirement plan! Contributions of up to \$49,000 per participant, or \$54,500 for participants age 50 and older, can be made each year.¹ Other benefits include: loan provisions, rollover opportunities, administrative ease and affordability.

¹ Limits are based on the 2011 plan year.



orks as hard as you do.

Specifically designed for business owners

Any business, whether incorporated or unincorporated, that employs only owners and their spouses is eligible for John Hancock's T(k)O. Benefits that used to be limited to large corporations are now available to family businesses and independent professionals, such as:

- Consultants
- Accountants
- Dentists
- Contractors
- Mortgage Brokers
- Doctors
- Lawyers
- Architects
- Real Estate Professionals

Benefits to you

Significantly higher contribution limits

Here's how T(k)O compares to similar types of retirement products.

Maximum total contributions²

Business net profits:	\$50,000	\$100,000	\$150,000
SIMPLE IRA ³	\$12,853	\$14,206	\$15,117
SEP IRA	\$9,294	\$18,587	\$28,389
T(k)O ⁴	\$25,794	\$35,087	\$44,723

2 Maximum contribution amounts assume an individual is not participating in other retirement plans and are based on the 2011 plan year.

3 SIMPLE IRA contribution limits are \$2,500 higher if you are over 50 years of age.

4 T(k)O contribution limits are \$5,500 higher if you are over 50 years of age.



Simplified plan administration

In the past, it was difficult for a small business owner to establish and maintain a high-quality retirement plan. Tax law changes and John Hancock Mutual Funds' innovative Internet-based retirement solutions have changed all that. The T(k)O is not subject to discrimination testing and there is no annual Form 5500 filing until plan assets exceed \$250,000 in a plan year.

Easy plan conversions and account consolidation

If you already have a retirement plan, congratulations are in order; you know the importance of investing for your retirement. The great news is that you can convert almost any retirement plan into a T(k)O and have access to all the additional benefits offered through the product. You can take your assets from a Traditional IRA, SEP IRA, SIMPLE IRA, Keogh, Defined Benefit, Profit-Sharing, Money Purchase, 403(b) or governmental 457(b) plan and convert or transfer the assets into a T(k)O.

Flexible contributions

The choice is up to you. You may contribute any amount up to the maximum allowable contribution — or choose to contribute nothing at all, entirely at your discretion. In addition, all assets in the plan are immediately 100% vested.

Access to your money

You can take a loan, up to \$50,000 or 50% of the account balance, with no federal taxes or penalties. And better yet, the interest you pay on the loan is credited to your account.

Easy online plan maintenance

John Hancock Mutual Funds understands that you have a business to run! We've made the T(k)O an Internet-based retirement plan in order to give you access whenever you want it and to make maintaining your plan easy. All transactions, contributions, enrollment, investment allocations and reallocations, distributions and loan functions are done via a secure Web site — www.jhnetplan.com.

Low-cost fee schedule

Set-up fee	\$100
Annual fee	\$100 (waived once assets reach \$100,000)
Loan setup	\$75 per loan
Loan maintenance	\$50 annually
Optional Form 5500 preparation	\$250 (only for plans with \$250,000 or more in assets)
Distributions	\$65

Contact your financial professional, call
or visit our

Why John Hancock T(k)O?

A name you know and trust

When you invest with John Hancock Mutual Funds, you are investing with one of the most recognized and respected names in the financial services industry. Our parent company has been helping individuals and institutions increase and protect wealth since 1862.

Solutions across the investing spectrum

We offer equity, income, international, sector and asset-allocation investment solutions managed by leading institutional money managers. We take a disciplined, team approach to portfolio management and research, leveraging the expertise of seasoned investment professionals.

Committed to you

Our shareholders come first. We work hard to provide you with the products you may need to build a solid financial foundation. We believe in the value of advice and partner with financial professionals in a commitment to help you reach your long-term investing goals.

ExpertPlan at 1-866-245-8159

Web site at www.jhnetplan.com to get started.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact your financial professional, call ExpertPlan at 1-866-245-8159 or visit our Web site at www.jhnetplan.com. Please read the prospectus carefully before investing or sending money.



John Hancock Funds, LLC MEMBER FINRA | SIPC
601 Congress Street ■ Boston, MA 02210-2805
1-800-225-5291 ■ www.jhfunds.com

NOT FDIC INSURED. MAY LOSE VALUE. NO BANK GUARANTEE.
NOT INSURED BY ANY GOVERNMENT AGENCY.