



Enrolling: getting started is easy

Congratulations! By deciding to participate in METS' retirement plan, you are taking control of your financial future. From the day you join, your retirement plan starts working to help you build your retirement savings.

BEFORE
you begin

You'll need your contract number: **102871**
and your Enrollment Access Number: **338135**

Your enrollment options

Online

Go to jhgoenroll.com or scan the QR code

From any device you can select our Express path and enroll in seconds. It's really that simple. Or, choose the Guided path which will help you enroll at your own pace.



Phone

Call us **1-855-JHENROLL (543-6765)**

Speak with an enrollment specialist who can help you enroll over the phone. Enrollment specialists are available from 8:30 A.M. to 7:30 P.M. EST Monday to Friday.

Form

Complete an enrollment form

Carefully fill in all the required information including your personal details, contribution amount and investment options. Remember to sign and date the form and provide all completed pages to your plan administrator.

Watch how easy it is to enroll with
John Hancock, go to jhenrollment.com

Things you need to know

About choosing a contribution amount

There are **TWO** ways you can make contributions to your retirement account:

Pre-tax: your contributions are not taxed until you retire and may be in a lower tax bracket.

After-tax (Roth): your contributions are taxed now.

Contributions, including salary deferral contributions, salary deferral treated as catch-up contributions, and any plan transfers from either your current employer or a previous qualified plan (as acceptable by your current plan), will be invested in the same manner unless otherwise directed by either you on our website or your company. Exceptions may include: 1) Employer contributions (if applicable) directed by your employer and/or, 2) Rollover contributions as directed by you via a Roll-in form.

Take advantage of annual contribution increases

Your plan offers the option to annually increase your contributions. This will automatically increase your pre-tax contributions by 1% each year until a maximum of 10% is reached. To change any of the above such as the increase amount and/or your maximum, log on to our website or call the toll-free number. Note: you cannot exceed your plan's contribution limit.

About choosing your investment options

You'll need to decide how your contributions will be allocated by choosing **ONE** of the following options:

1) Explore my options now: You're ready to explore and select your investment options from all the Funds available under your company's retirement plan as listed on the following pages. Enter the percentage beside the corresponding Fund(s) you want to invest. You must provide whole percentages only and the total sum of all percentages must equal 100%.

2) I'll review my options later: This option is available if you are not sure which investment option you want to select and just want to get started today. With one direction, you can allocate 100% of your contributions to the default investment option (DIO) that has been selected by your plan trustee(s). By selecting this option, you understand that if your plans DIO changes, you will remain invested the Fund(s) listed on the form. If a Target Date Portfolio is selected as the DIO, you'll be invested based on the target date that is closest to the year you attain age 67. At anytime, you can update or change your investment instruction by visiting our website, calling 1-800-395-1113 or speaking with your plan administrator.

To view all the investment options including individual Fund sheets available in your company's plan, go to our website www.jhpensions.com or speak with your plan administrator.

Note: 1. If your allocations instructions under Explore my options section are not legible or do not equal 100%, John Hancock will prorate the allocation instruction you have provided to equal 100%. In the event that John Hancock cannot prorate your instructions (e.g. you filled out both the Explore my options and I'll review my options later sections or your investment instructions add to more than 100%) and/or you do not provide a signature on your enrollment form, your contributions will be allocated to the default investment options designated by your plan trustee(s).

2. If under Explore your options section you selected the check box for a Target Date Portfolio at 100% based on your age and retirement date of 67, but have not provided a Date of Birth, then all of your contributions will be invested, and will remain invested, in the most conservative portfolio in the selected suite of Target Date Portfolios until new instructions are provided.

Consider consolidating your retirement accounts[†]

If you have other retirement accounts such as a 401(k) plan with a former employer or an IRA, you may be able to move these into your new retirement account with John Hancock[^]. To learn more about this option and if consolidating your account is right for you, simply indicate that you would like to discuss your options on the enrollment form or call us at 1-877-525-7655.

[†]Available for plans utilizing John Hancock's consolidation services; rollovers are subject to the provisions of your company's plan.

[^]Speak with a Financial Representative to determine if combining your retirement accounts is suitable for you, as other options are available.

If you have any questions

Your plan administrator can help you with any questions you may have about your company's qualified retirement plan, your eligibility for the plan, naming a beneficiary, this form or if you require another form. More information is also available at www.jhpensions.com.



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INVESTMENT OPTIONS continued

EXPLORE MY OPTIONS NOW: Enter a **percentage** for each investment option into which your contributions will be placed.

A selection of detailed Fund sheets is available on our website, along with Returns and Fees information for the most recent month-end. These contain important information for each investment option available under the group annuity contract, including details on the underlying mutual funds, investment objectives, level of risk, underlying allocations and charges, as well as other important information about the investment options which should be carefully considered. **Please read this information carefully prior to choosing your investment options.**

- You can choose from asset allocation portfolios, create your own mix, or a combination of both using the Funds available in your company's retirement plan listed on the following pages.
- Each investment option you can choose from is color-coded to show the level of risk and potential return. Each color represents a different level of risk versus potential return, ranging from conservative (blue) to aggressive (red).
- The total sum of all percentages must equal 100%.

Note: Allocating assets to only one or a small number of the investment options (other than an asset allocation investment option such as a target date or target risk option) should not be considered a balanced investment program. In particular, allocating assets to a small number of investment options concentrated in particular business or market sectors could subject an account to increased risk and volatility.

Other than the Guaranteed Interest Accounts, unit values depend on market performance and are NOT guaranteed.

Asset Allocation Portfolios

Target Date Portfolios	CODE	%
JH Multi-Index Preservation Portfolio – sub-advised by John Hancock Asset Mgmt		
<input type="checkbox"/> Based on my current age and retiring at 67		100%
OR, select another portfolio		
John Hancock Multi-Index 2060 Preservation Portfolio	CZL	
John Hancock Multi-Index 2055 Preservation Portfolio	CZK	
John Hancock Multi-Index 2050 Preservation Portfolio	CZJ	
John Hancock Multi-Index 2045 Preservation Portfolio	CZI	
John Hancock Multi-Index 2040 Preservation Portfolio	CZH	
John Hancock Multi-Index 2035 Preservation Portfolio	CZG	
John Hancock Multi-Index 2030 Preservation Portfolio	CZF	
John Hancock Multi-Index 2025 Preservation Portfolio	CZE	
John Hancock Multi-Index 2020 Preservation Portfolio	CZD	
John Hancock Multi-Index Income Preservation Portfolio	CZC	

Target Risk Portfolios	CODE	%
Multimanager Lifestyle – sub-advised by John Hancock Asset Mgmt		
John Hancock Multimanager Aggressive Lifestyle Portfolio	ALS	
John Hancock Multimanager Growth Lifestyle Portfolio	GLS	
John Hancock Multimanager Balanced Lifestyle Portfolio	BLS	
John Hancock Multimanager Moderate Lifestyle Portfolio	MLS	
John Hancock Multimanager Conservative Lifestyle Portfolio	CLS	

Individual Investment Options

Conservative	CODE	%
John Hancock Stable Value Fund – sub-advised by John Hancock Life Insurance Company (U.S.A.)	MSV	

Income	CODE	%
Core Bond Fund – sub-advised by Wells Capital Management, Inc	COR	
DFA Inflation-Protected Securities Fund – sub-advised by Dimensional Fund Advisors, Inc. (DFA)	INP	
Federated Institutional High Yield Bond Fund – sub-advised by Federated Investment Management Company	FHY	
Fidelity Advisor Total Bond Fund – sub-advised by Fidelity Management & Research Company (Fidelity)	FBF	
Global Bond Fund – sub-advised by Pacific Investment Management Company	GLB	

Income	CODE	%
High Yield Fund – sub-advised by Western Asset Management Co. (WAMCO)	HYF	
Investment Quality Bond Fund – sub-advised by Wellington Management Company, LLP	IQB	
John Hancock Bond Fund – sub-advised by John Hancock Asset Management	JHB	
Real Return Bond Fund – sub-advised by Pacific Investment Management Company	RRB	
Strategic Income Opportunities Fund – sub-advised by John Hancock Asset Management	SIM	
T. Rowe Price Spectrum Income Fund – sub-advised by T. Rowe Price Associates, Inc.	INC	
Total Bond Market Fund – sub-advised by John Hancock Asset Management	BIF	
U.S. Government Securities Fund – sub-advised by American Funds Group	AGS	

Turn the page for more investment options...

Tear out, complete and return to your plan administrator. Page 2 of 5



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Income	CODE	%
U.S. High Yield Bond Fund – sub-advised by Wells Capital Management, Inc	USH	

Growth & Income	CODE	%
American Balanced Fund – sub-advised by American Funds Group	ABF	
BlackRock Global Allocation Fund – sub-advised by BlackRock Investment Management, LLC	BGA	
Capital Income Builder – sub-advised by American Funds Group	CIB	
Ivy Asset Strategy Fund – sub-advised by Ivy Investment Management Company	IAS	
PIMCO All Asset Fund – sub-advised by Pacific Investment Management Company	AAF	
T. Rowe Price Capital Appreciation Fund – sub-advised by T. Rowe Price Associates, Inc.	TCP	
The Income Fund of America – sub-advised by American Funds Group	IFA	
Utilities Fund – sub-advised by MFS Investment Management	ULT	

Growth	CODE	%
500 Index Fund – sub-advised by John Hancock Asset Management	IND	
AMG Managers Fairpointe Mid Cap Fund – sub-advised by Fairpointe Capital, LLC	AOM	
BlackRock Basic Value Fund – sub-advised by BlackRock Investment Management, LLC	BBV	
Blue Chip Growth Fund – sub-advised by T. Rowe Price Associates, Inc.	BCF	
Capital Appreciation Fund – sub-advised by Jennison Associates LLC	CPA	
Capital World Growth and Income Fund – sub-advised by American Funds Group	CGI	
ClearBridge Aggressive Growth Fund – sub-advised by Legg Mason Partners Investment Funds, Inc.	STW	
Dodge & Cox Stock Fund – sub-advised by Dodge & Cox Funds	DCS	
Equity Income Fund – sub-advised by T. Rowe Price Associates, Inc.	EIF	
EuroPacific Growth Fund – sub-advised by American Funds Group	EPG	
Fidelity Advisor Leveraged Company Stock Fund – sub-advised by Fidelity Management & Research Company (Fidelity)	FLC	
Fidelity Advisor New Insights Fund – sub-advised by Fidelity Management & Research Company (Fidelity)	FNI	
Fidelity Contra Fund – sub-advised by Fidelity Management & Research Company (Fidelity)	CON	
Franklin Mutual Global Discovery Fund – sub-advised by Franklin Templeton	DIS	
Fundamental All Cap Core Fund – sub-advised by John Hancock Asset Management	QAC	
Fundamental Investors – sub-advised by American Funds Group	AFI	

Growth	CODE	%
Fundamental Large Cap Value Fund – sub-advised by John Hancock Asset Management	EQI	
Invesco International Growth Fund – sub-advised by Invesco Advisers, Inc.	IOF	
John Hancock Disciplined Value Fund – sub-advised by Robeco Investment Management, Inc.	DVA	
John Hancock International Growth Fund – sub-advised by Wellington Management Company, LLP	IGR	
JPMorgan Mid Cap Value Fund – sub-advised by J.P. Morgan Investment Management Inc.	MID	
JPMorgan U.S. Equity Fund – sub-advised by J.P. Morgan Investment Management Inc.	JPE	
Lord Abbett Value Opportunities Fund – sub-advised by Lord, Abbett & Co. LLC	LVO	
Massachusetts Investors Fund – sub-advised by MFS Investment Management	MIF	
Mid Cap Index Fund – sub-advised by John Hancock Asset Management	MCI	
Mid Value Fund – sub-advised by T. Rowe Price Associates, Inc.	MVF	
New Perspective Fund – sub-advised by American Funds Group	ANP	
Oppenheimer Global Fund – sub-advised by OppenheimerFunds, Inc.	WWF	
Oppenheimer International Growth Fund – sub-advised by OppenheimerFunds, Inc.	OIG	
Parnassus Core Equity Fund – sub-advised by Parnassus Investments	PEI	
SMALLCAP World Fund – sub-advised by American Funds Group	ASW	
Templeton World Fund – sub-advised by Franklin Templeton	DIV	
The Growth Fund of America – sub-advised by American Funds Group	GFA	
The Investment Company of America – sub-advised by American Funds Group	ICA	
Total Stock Market Index Fund – sub-advised by John Hancock Asset Management	TSM	
U.S. Growth Fund – sub-advised by Wellington Management Company, LLP	LRC	
Value Fund – sub-advised by Invesco Advisers, Inc.	VLF	
Vanguard Growth Index Fund – sub-advised by Vanguard Group, Inc.	LGI	
Vanguard Mid-Cap Value ETF – sub-advised by Vanguard Group, Inc.	VOE	
Vanguard Value Index Fund – sub-advised by Vanguard Group, Inc.	LVI	
Washington Mutual Investors Fund – sub-advised by American Funds Group	WMI	

Aggressive Growth	CODE	%
American Century Heritage Fund – sub-advised by American Century Investment Management, Inc.	HER	
DFA Emerging Markets Value Fund – sub-advised by Dimensional Fund Advisors, Inc. (DFA)	DEM	

Turn the page for more investment options...

Tear out, complete and return to your plan administrator. Page 3 of 5



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Aggressive Growth	CODE	%
DFA International Value Fund – sub-advised by Dimensional Fund Advisors, Inc. (DFA)	DVF	
DFA U.S. Targeted Value Fund – sub-advised by Dimensional Fund Advisors, Inc. (DFA)	DUT	
DFA US Small Cap Fund – sub-advised by Dimensional Fund Advisors, Inc. (DFA)	SCP	
Dodge & Cox International Stock Fund – sub-advised by Dodge & Cox Funds	DCI	
Financial Industries Fund – sub-advised by John Hancock Asset Management	FSF	
Franklin Small-Mid Cap Growth Fund – sub-advised by Franklin Templeton	SCG	
International Equity Index Fund – sub-advised by SSGA Funds Management, Inc.	IIF	
International Small Cap Fund – sub-advised by Franklin Templeton	ISF	
International Value Fund – sub-advised by Franklin Templeton	ITV	
Invesco Small Cap Growth Fund – sub-advised by Invesco Advisers, Inc.	SCO	
Keeley Small Cap Value Fund – sub-advised by Keeley Asset Management Corp.	KSV	
Mid Cap Stock Fund – sub-advised by Wellington Management Company, LLP	MCS	
Natural Resources Fund – sub-advised by Jennison Associates LLC	RES	
New Opportunities Fund – sub-advised by Dimensional Fund Advisors, Inc. (DFA) & Invesco Advisers, Inc.	SPO	
New World Fund – sub-advised by American Funds Group	ANW	
Oppenheimer Developing Markets Fund – sub-advised by OppenheimerFunds, Inc.	DMK	
PIMCO Commodity Real Return Strategy Fund – sub-advised by Pacific Investment Management Company	CRR	

Aggressive Growth	CODE	%
Prudential Jennison Mid Cap Growth Fund – sub-advised by Jennison Associates LLC	JMG	
Real Estate Securities Fund – sub-advised by Deutsche Asset Management, Inc.	REF	
Royce Opportunity Fund – sub-advised by Royce & Associates, LLC	OPP	
Royce Pennsylvania Mutual Fund – sub-advised by Royce & Associates, LLC	RPM	
Science & Technology Fund – sub-advised by T. Rowe Price Associates, Inc. & Allianz Global Investors U.S., LLC	STF	
Small Cap Index Fund – sub-advised by John Hancock Asset Management	SCI	
Small Cap Value Fund – sub-advised by Wellington Management Company, LLP	SMV	
Small Company Value Fund – sub-advised by T. Rowe Price Associates, Inc.	SMF	
T. Rowe Price Health Sciences Fund – sub-advised by T. Rowe Price Associates, Inc.	HLS	
T. Rowe Price Science & Technology Fund – sub-advised by T. Rowe Price Associates, Inc.	SCT	
T. Rowe Price Small Cap Value Fund – sub-advised by T. Rowe Price Associates, Inc.	MSO	
Tocqueville Gold Fund – sub-advised by Tocqueville Asset Management L.P.	TGF	
Vanguard Energy Fund – sub-advised by Vanguard Group, Inc.	VEN	
Vanguard Explorer Fund – sub-advised by Vanguard Group, Inc.	EXP	
Vanguard Mid-Cap Growth ETF – sub-advised by Vanguard Group, Inc.	VOT	
Vanguard Small Cap Growth Index Fund – sub-advised by Vanguard Group, Inc.	VSG	
Vanguard Small Cap Value Index Fund – sub-advised by Vanguard Group, Inc.	VIS	

'Explore my options now' **TOTAL** 100% **IMPORTANT** – The total of all your fund selections **MUST EQUAL 100%**

Tear out, complete and return to your plan administrator. Page 4 of 5



Social Security Number

Four groups of boxes for Social Security Number: three boxes, a dash, two boxes, a dash, and five boxes.

Contract Number: 102871

SIGNATURE – If you selected Explore my options now, sign below and return all pages to your plan administrator.

I elect not to contribute at this time. Note: Contact your plan administrator to determine the next plan entry date.

I acknowledge that if I have selected the "I elect not to contribute" box on this form, I will not be making any contributions to the plan.

I acknowledge that this plan offers investment options through my company's group annuity contract with John Hancock and that I have read and understand the instructions that accompany this form including information on annual contribution increase, choosing your investment options and the terms, conditions, restrictions, fees and risk that relate to them and other parts of the instructions. If I have selected a Target Date Portfolio based on my current age and retiring at 67, I understand my portfolio will be selected based on a target date that is closest to the year I attain age 67.



X

Signature of Participant

Print Name

mmm / dd / yyyy

Date

Tear out, complete and return to your plan administrator. Page 5 of 5

John Hancock Life Insurance Company (U.S.A.) (John Hancock USA) is referred to as "John Hancock".

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Not insured by the Federal Deposit Insurance Corporation (FDIC) | MAY LOSE VALUE | NOT BANK GUARANTEED

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Make sure you sign above, then return form and any other items to your plan administrator.

