

**GOOD NEWS!**

# Our 401(k)s are making the move to John Hancock!

To ensure we're always offering the best 401(k) plan, Courier Capital (our retirement plan manager) and Heritage regularly review our options. Our latest evaluation revealed that switching from Definiti to John Hancock will provide better services and lower fees for your 401(k). **This move means more money stays in your retirement account!**

We're excited about the enhanced reputation, stability, and security your 401(k) will gain with John Hancock as our new provider.

*John Hancock*

- ✓ Recognized leader in retirement planning
- ✓ Offers direct 1-on-1 participant support
- ✓ Enhanced digital tools & mobile app
- ✓ Lower fees save you money
- ✓ Simplified administration of plan



This change means lower administrative fees for your account, putting more of your money to work for your retirement! You'll have access to a wider range of investment options, allowing you to tailor your portfolio more effectively to your goals. John Hancock's platform also is designed to be more user-friendly, making it easier for you to manage your investments and track your progress.

**Your retirement funds are safe.** Funds will be directly rolled over (transferred) by Courier Capital from Definiti to John Hancock. 401(k) plans are regulated by ERISA (Employee Retirement Income Security Act), which provides safeguards for your assets. Employer match will still be paused and will be reviewed based on financial needs at the end of the year.

You will receive more detailed information about our exciting switch to John Hancock in the next few weeks. Please reach out to Nicole Mariano, our Benefits Manager, at (716) 985-6811 or [nmariano@heritage1886.org](mailto:nmariano@heritage1886.org) with questions.



(716) 338-0129 | [benefits@heritage1886.org](mailto:benefits@heritage1886.org) | [Heritage1886.org/benefits](http://Heritage1886.org/benefits)