Plan Highlights: OPERATING ENGINEERS

This document summarizes the Plan's provisions based on information provided to John Hancock as of July 13, 2015 and is not the Plan's Summary Plan Description (SPD). To obtain the SPD, speak with your plan administrator. Where this summary conflicts with the SPD and/or plan document, the plan document governs.

Eligibility

You are now eligible to join the Plan.

Entry Dates

The 1st day of any month

Your Contributions

You can make "before tax" 401(k) contributions up to 100% of your compensation, subject to the annual maximum amount allowed by law ($18,000 in 2015). If you are 50 years of age or older, you can make an additional catch-up contribution (up to $6,000 in 2015). Changes to your contribution amount can be made as of each payroll period.

You can also make "after tax" **Roth 401(k)** contributions. The combined total of your "before tax" and "after tax" contributions cannot exceed the maximum above.

Rollovers from other eligible plans are allowed at any time.

Your Employer's Contributions

Money Type	Your Employer's Contribution
EMPLOYER CONTRIBUTIONS	Your employer may make a discretionary contribution.

For more information about your employer's contributions, refer to the SPD.

Vesting

Your contributions are always 100% vested.

Your employer's contributions are 100% vested.

Loans

You can borrow up to 50% of your vested account balance to a maximum of $50,000, subject to limits imposed by law. The minimum loan amount is $1,000. Only one loan can be outstanding at any time. Spousal consent is required for a loan. Loans will be repaid by "after tax" payroll deductions.

Withdrawals

Money can be withdrawn from your account in the event of retirement, termination of employment, death, disability or financial hardship. *The plan may also allow for pre-retirement and/or early retirement withdrawals; refer to the SPD for specific details on the option(s) permitted by your plan including any age and/or service requirements.* Your "after tax" voluntary contributions cannot be withdrawn while you are still employed. Spousal consent is required for a withdrawal.

Withdrawals can be taken as follows: a lump-sum or a partial withdrawal.

Note: Any taxable withdrawal you receive that is not rolled over to another qualified plan or IRA will be included as part of your taxable income and be subject to federal income tax withholding. If the withdrawal is made before age 59½, it may be subject to an additional 10% penalty. State and local taxes may also apply.

Investment Options

All money in your account can be directed to any of the investment options available under the Plan. If you do not provide instructions, your money will be invested in one of the JH Retirement Through - Active Strategies, which is the default investment option selected by the Plan Trustee.

Reporting and Changes

You will receive quarterly retirement account statements that summarize your account balance, investment option performance and personal rates of return. You can also review your account at any time, rebalance your investments and make other changes by visiting www.jhpensions.com or calling the toll-free service line at 1-800-395-1113. Para ayuda en español, por favor marque 1-800-363-0530.