You may want to leave your Farm Credit 401(k) right where it is.

Some people believe that when they stop working for Farm Credit they must take their **Farm Credit Foundations Defined Contribution / 401(k) Plan** balance with them. **That's simply not true.** In fact, many people like you have chosen to keep their 401(k) right where it is for one or more of the following reasons:

1. **Cost of investments.** Farm Credit has negotiated significantly lower management fees than what may be commonly available in retail mutual funds.[1]
2. **Stable Value investment option.** While money market funds in 2015 yielded an average of 0.01%, the Stable Value option in your plan yielded 1.79% during the same time.[2]
3. **Never a load.** All of the investment options in the Farm Credit 401(k) Plan are "no load funds"—meaning that there isn't a front-end or back-end load charged for investing.[3]
4. **Independent oversight.** Farm Credit has hired an independent investment advisor to help select and monitor the funds available in the Plan. Participants do not pay any additional fee for this service.
5. **Automatic rebalancing.** This feature allows you to rebalance your account automatically quarterly, semi-annually, or annually at no charge—helping to keep your investments aligned with your long-term strategy.
6. **Asset protection.** Assets in a 401(k)—such as your retirement savings in the Farm Credit 401(k) Plan—are protected from most creditors, while assets in an Individual Retirement Account (IRA) may not be.[4]
7. **Investment help options and target date funds.** Free online advice (Morningstar Retirement Manager®) and fee-for-service managed account (OnTarget) are still available to inactive participants.
8. **Anytime online access and daily investment changes.**
9. **Transaction fees.** Active and inactive participants pay a nominal recordkeeping fee (assessed to your account quarterly) but there are no other transaction fees (i.e. For taking full, partial or periodic distributions).
10. **Self-directed brokerage.** You have access to a wide range of investments (including stocks, bonds, exchange traded funds (ETFs), and more than 13,000 mutual funds). There are additional trading fees for this service.
11. **Flexible distribution options.** When you are ready to retire, the Plan offers a variety of distribution options (e.g., lump sum or partial distribution and periodic installments).
12. **In-plan Roth conversion availability.** Convert some or all of your balance to a Roth 401(k) and qualified distributions will be tax free.[5]
    Distributions prior to age 59½ without 10% excise tax generally, distributions prior to age 59½ are subject to ordinary income tax plus a 10% excise tax. An exception to this IRS rule is if you work to at least age 55 and take a distribution directly from your 401(k), then the 10% excise tax does not apply (ordinary income tax still applies).

A 401(k) Plan that keeps adding innovative features for all participants regardless of employment status!—that's the Farm Credit Foundations Defined Contribution / 401(k) Plan.

For more information about any of these features, contact John Hancock Retirement Plan Services at **800.294.3575.**[6]

[1] Investment Return Summary, January 2015.

As reported by Morningstar Open End Mutual Fund Universe (USD), January 2015.

[2] The stable value option seeks capital preservation, but there can be no assurance that this goal will be achieved. Returns will fluctuate with interest rates and market conditions. Source: Morningstar US OE Category Average Return for 2014. An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the Fund.

[3] There may be management fees charged. Review fund prospectuses for any management fees charged.

[4] State and local governmental agencies allow for the protection of 401(k) and other qualified plan assets from most creditors, with the exceptions of spouses and the Internal Revenue Service (IRS). Asset protection only applies to bankruptcy. Funds are subject to market risk and loss of principal.

[5] A distribution is considered qualified if it is taken on or after age 59½ or as a result of the participant's death or disability, and after the Roth account has been established under the plan for at least five (5) years. The 5-year period commences as of the first day of the year in which you made the first Roth contribution to the plan.

[6] Representatives are available from 8 a.m. to 10 p.m. Eastern time (ET) on New York Stock Exchange business days. For your protection, all calls to the Participant Service Center are recorded.

Participation in OnTarget does not guarantee investment success. All investing involves risk including possible loss of principal. Fees for this service are based on a tiered schedule and vary by account balance. For more information, consult the OnTarget Investment Advisory Agreement. John Hancock Retirement Plan Services selected Morningstar Investment Management LLC, a registered investment advisor and wholly-owned subsidiary of Morningstar, Inc., to act as the independent financial expert for OnTarget. Morningstar Investment Management LLC is not affiliated with John Hancock Retirement Plan Services or its affiliates.

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There are advantages and disadvantages to all rollover options. Speak with a Financial Representative to determine if staying in a 401(k) plan, rolling over to an IRA or another option is best for you.

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RETIREMENT
PLAN SERVICES

John Hancock Retirement Plan Services, LLC is also referred to as "John Hancock".

John Hancock Retirement Plan Services, LLC offers service programs for retirement plans through which a sponsor or administrator of a plan may invest in mutual funds, ETFs, guaranteed products and collective investment trusts on behalf of plan participants. John Hancock Trust Company, LLC provides trust and custodial services to such plans. Investment advisory services may be provided by New York Life Investment Management LLC. Plan administrative services may be provided by John Hancock Retirement Plan Services, LLC or a plan consultant selected by the Plan. John Hancock Distributors, LLC, member FINRA/SIPC.

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