



Don't miss this opportunity to receive your share of Y.A.L.E. School employer-paid retirement contributions and start saving toward your future.

Eligibility Date: January 1, 2026

CONGRATULATIONS! YOU ARE NOW ELIGIBLE TO ENROLL IN THE Y.A.L.E. SCHOOL RETIREMENT PLAN.

You have satisfied the requirement of attainment of age 21; 1 year of service, (in which you completed 1000 hours) and are eligible to enroll and participate in the 401K/Profit Sharing plan on the open enrollment date listed above.

THE Y.A.L.E. SCHOOL RETIREMENT PLAN IS COMPRISED OF TWO PARTS:

- 1. Profit Sharing Pension Plan – Employer contributes to this account*
- 2. 401k Retirement Plan – Employee contributes to this account*

It's never too early to start saving for your retirement. Even if you choose NOT to contribute toward the 401k plan at this time, **you must enroll in the Retirement Plan in order to receive Y.A.L.E. School's Profit Sharing Pension Plan contribution.**

The Profit Sharing Pension Plan essentially is FREE MONEY – all you have to do is enroll! Now that you have completed one year of service and 1,000 hours, you are eligible to enroll in the plan beginning **January 1, 2026.**

You may find investment option(s) online at www.myplan.johnhancock.com or by calling **800-395-1113**. During your enrollment you may also call your personal enrollment specialist at **855-543-6765**.

HOW TO ENROLL AND WHAT TO EXPECT NOW THAT YOU ARE ELIGIBLE:

If you will **NOT CONTRIBUTE TO THE 401K AT THIS TIME:** Leave the section "my contributions per paycheck" **BLANK** and return form to Malerie McCarren for profit sharing plan.

If you **ARE CONTRIBUTING TO THE 401K**, call JOHN HANCOCK to complete the **401K and profit sharing enrollment** at **855-543-6765**. You will need the following information to enroll:

- Contract number: **21236**
- Enrollment access number: **363350**
- Once you have begun the enrollment process with JOHN HANCOCK, you will be instructed by John Hancock to **send** your enrollment form to Malerie McCarren. Y.A.L.E. School will verify your enrollment and approve your eligibility.
- Just prior to your effective date, you will receive a reminder from Malerie McCarren to register your personal JOHN HANCOCK username and password at www.myplan.johnhancock.com.
- You will need to complete and return a beneficiary form to Malerie McCarren at mmccarren@yaleschoolnj.com. This form is maintained in Y.A.L.E. Schools, Inc. office. You will need to include: beneficiary name, relationship, phone number, and address.

NOTE: Summary Plan Descriptions (SPDs) are located on the Y.A.L.E. School benefits portal at www.yalebenefitsnj.com. They can be found under the "retirement plans" section. For your specific plan name or if you have any questions regarding the enrollment process or the plan, please email me at mmccarren@yaleschoolnj.com or call **609-654-7222 x 121**.