

IMPORTANT NOTICE REGARDING 401(k) COMPLIANCE CHECK QUESTIONNAIRE

Recently, the Internal Revenue Service (IRS) mailed out a request to complete a **401(k) Compliance Check Questionnaire** to a random sample of Plan Sponsors across the country. This brief communication is another one of John Hancock's continued efforts to keep you aware of industry and regulatory updates that may be of interest to you.

The Employee Plans Compliance Unit (EPCU) of the IRS is asking a sample of approximately 1200 Plan Sponsors who filed a Form 5500 for the 2007 plan year to complete the Questionnaire. The letter will contain a Personal Identification Number (PIN) in order to complete the Questionnaire online. Plan Sponsors will have **90 days to complete it**.

Only those Plan Sponsors receiving the letter will be asked to participate.

Why should you take action if you receive a letter?

The IRS is referring to this request to complete the Questionnaire as a compliance 'check.' If you receive a Questionnaire letter, it does not necessarily mean that you will be subject to an audit or investigation. However, failure to complete or participate in this questionnaire may result in one.

Why are you receiving this?

401(k) plans have become one of the largest retirement plan vehicles in the country, and the IRS would like to gather information about compliance behaviors in 401(k) plans. A report will be created from the results of their findings that will allow the IRS to better understand what areas of compliance need to be more closely observed, and where additional guidance, education and tools are needed to ensure the future health of 401(k) plans in the retirement industry space.

What you may want to do before you complete the Questionnaire?

If you receive a 401(k) Compliance Check Questionnaire, you should strongly consider **contacting your independent Plan Consultant (TPA)** for assistance. Your Plan Consultant has the knowledge and expertise to assist you in completing the Questionnaire so that you can respond in an accurate manner.

For more information on the Questionnaire, please go to the IRS webpage:

<http://www.irs.gov/retirement/article/0,,id=223440,00.html>

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