

Things you need to know

About choosing a contribution amount

There are **TWO** ways you can contribute to your qualified retirement account:

Pre-tax: your contributions are not taxed until you retire and may be in a lower tax bracket.

After-tax (Roth): your contributions are taxed now.

Contributions, including salary deferral contributions, salary deferral treated as catch-up contributions, and any plan transfers from either your current employer or a previous qualified plan (as acceptable by your current plan), will be invested in the same manner unless otherwise directed by either you on our website or your company. Exceptions may include: 1) Employer contributions (if applicable) directed by your employer and/or, 2) Rollover contributions as directed by you via a Roll-in form.

About choosing your investment options

There are **TWO** ways to choose how your contributions will be allocated:

1) EZChoice: With one decision, allocate all of your contributions to one professionally managed and diversified asset allocation portfolio. Choose one Target Date Portfolio (Lifecycle) based on a target date that is closest to the year that you attain age 67.

OR

2) Your Choice: Research and select your investment options from all of the Funds available under your company's qualified retirement plan as listed on the following pages. For more information on these Funds, see the Investment Options (Fund Sheets) section of our website or from your plan administrator. Enter the percentage you want to invest beside the corresponding Fund. If you select Your Choice, remember that you must provide whole percentages only and the total sum of all percentages must equal 100%.

Note: 1. If your allocation instructions under Your Choice are not legible or do not equal 100%, John Hancock will prorate the allocation instructions you have provided to equal 100%. In the event that John Hancock cannot prorate your instructions, your contributions will be allocated to the default investment option designated by your plan trustee.

2. If multiple boxes have been checked in the EZChoice section, if both EZChoice and YOUR CHOICE sections have been filled out, if John Hancock receives your contributions before it receives your investment instructions and/or you do not provide a signature on your enrollment form, all your contributions will be invested into the default investment option designated by your plan trustee, provided John Hancock has your first and last name and Social Security Number.

3. If you have selected a Target Date Portfolio in the EZChoice section and have not provided a Date of Birth, then all of your contributions will be invested, and will remain invested, in the 2010 portfolio in the selected suite of Target Date Portfolios until new instructions are provided.

About the moving forward section

Consolidate your retirement savings

Consolidate all your qualified retirement accounts (401(k), 457(b)*, 403(b), IRA, etc) into your new qualified retirement account. To do this, simply indicate that you would like help consolidating your accounts on the enrollment form or call us at 1-877-525-7655.

*Only governmental 457(b) accounts can be consolidated into qualified retirement accounts.

If you have any questions

Your plan administrator can help you with any questions you may have about your company's qualified retirement plan, your eligibility for the plan, naming a beneficiary, this form or if you require another form. More information is also available at www.jhpensions.com.



RETIREMENT PLAN SERVICES

Your Enrollment Form

To complete this form, read the attached instructions. Return the completed form to your plan administrator.

COMPANY NAME

A. BELLAVANCE & SONS

CONTRACT NUMBER

119185

Need help?

Talk with your personal enrollment specialist

1-855-JHENROLL (543-6765)

ACTION

PERSONAL INFORMATION – Provide us information about you

Last Name

PLEASE PRINT

First Name, Initial

PLEASE PRINT

Social Security Number

X X X – X X – X X X X

Date of birth (mmm/dd/yyyy)

mmm / dd / yyyy

ACTION

CONTRIBUTIONS – Select your contribution amount

PRE-TAX CONTRIBUTIONS

I elect to contribute the following percentage or amount per pay period on a pre-tax basis*: (Select one box only)

15% 12% 9% 6% 3% **OR** Other: _____ %

ROTH 401(K) AFTER TAX CONTRIBUTIONS

I elect to contribute the following percentage or amount per pay period on a post-tax basis*: (Select one box only)

15% 12% 9% 6% 3% **OR** Other: _____ %

* Subject to the plan's contribution limit and IRS limits.

ACTION

INVESTMENT OPTIONS – Select your investment options. Choose either **1. EZCHOICE** OR **2. YOUR CHOICE**

1. EZCHOICE: Check **ONE** box only in this section. **100%** of your contributions will be placed in this portfolio.

Target Date Portfolios (Lifecycle)

JH Through – Managed Portfolios

RM 100%

If you selected **EZCHOICE**, go directly to page 4 to review the **Moving Forward** information and sign the form.

Your company's plan offers investment options through its group annuity contract with **John Hancock Life Insurance Company (U.S.A.)**

Tear out, complete and return to your plan administrator. Page 1 of 4



INVESTMENT OPTIONS continued – Reminder: skip to page 4 if you selected EZChoice.

2. YOUR CHOICE: Enter a **percentage** for each investment option into which your contributions will be placed.

A selection of detailed Fund sheets is available on our website, along with Returns and Fees information for the most recent month-end. These contain important information for each investment option available under the group annuity contract, including details on the underlying mutual funds, investment objectives, level of risk, underlying allocations and charges, as well as other important information about the investment options which should be carefully considered. **Please read this information carefully prior to choosing your investment options.**

- You can choose professionally constructed and mixed portfolios, create your own mix, or a combination of both.
- Each investment option you can choose from is color-coded to show the level of risk and potential return. Each color represents a different level of risk versus potential return, ranging from conservative (blue) to aggressive (red).
- The total sum of all percentages must equal 100%.

Note: Allocating assets to only one or a small number of the investment options (other than professionally constructed and mixed Portfolios) should not be considered a balanced investment program. In particular, allocating assets to a small number of options concentrated in particular business or market sectors will subject your account to increased risk and volatility. Examples of business or market sectors where this risk may be particularly high include: a) technology-related businesses, including Internet related businesses, b) small cap securities and c) foreign securities. We do not provide advice regarding appropriate investment option allocations. Contact your financial representative for more details.

Other than the Guaranteed Interest Accounts, unit values depend on market performance and are NOT guaranteed.

Asset Allocation Portfolios

Target Date Portfolios	CODE	%
JH Through – Managed Portfolios – sub-advised by John Hancock Asset Mgmt		
JH Retirement Through 2010 - Managed Portfolio	LXQ	
JH Retirement Through 2015 - Managed Portfolio	LXR	
JH Retirement Through 2020 - Managed Portfolio	LXS	
JH Retirement Through 2025 - Managed Portfolio	LXT	
JH Retirement Through 2030 - Managed Portfolio	LXU	
JH Retirement Through 2035 - Managed Portfolio	LXV	
JH Retirement Through 2040 - Managed Portfolio	LXW	
JH Retirement Through 2045 - Managed Portfolio	LXX	
JH Retirement Through 2050 - Managed Portfolio	LXY	
JH Retirement Through 2055 - Managed Portfolio	LXZ	

Individual Investment Options

Conservative	CODE	%
John Hancock Stable Value Fund – sub-advised by John Hancock Life Insurance Company (U.S.A.)	MSV	

Income	CODE	%
Core Bond Fund – sub-advised by Wells Capital Management, Inc	COR	
T. Rowe Price Spectrum Income Fund – sub-advised by T. Rowe Price Associates, Inc.	INC	
Real Return Bond Fund – sub-advised by Pacific Investment Management Company	RRB	
Federated Institutional High Yield Bond Fund – sub-advised by Federated Investment Management Company	FHY	
Templeton Global Bond Fund – sub-advised by Franklin Templeton	TGB	

Growth & Income	CODE	%
500 Index Fund – sub-advised by John Hancock Asset Management	IND	

Growth	CODE	%
Fundamental Investors – sub-advised by American Funds Group	AFI	
New Perspective Fund – sub-advised by American Funds Group	ANP	
John Hancock Disciplined Value Fund – sub-advised by Robeco Investment Management, Inc.	DVA	
Northern Small Cap Value Fund – sub-advised by Northern Trust Investments, Inc.	TRM	
Mid Cap Index Fund – sub-advised by John Hancock Asset Management	MCI	
John Hancock International Growth Fund – sub-advised by Wellington Management Company, LLP	IGR	
Fundamental All Cap Core Fund – sub-advised by John Hancock Asset Management	QAC	

Turn the page for more investment options...



Aggressive Growth	CODE	%
New World Fund – sub-advised by American Funds Group	ANW	
Vanguard Mid-Cap Growth ETF – sub-advised by Vanguard Group, Inc.	VOT	
Invesco Small Cap Growth Fund – sub-advised by Invesco Advisers, Inc.	SCO	
Legg Mason ClearBridge Aggressive Growth Fund – sub-advised by Legg Mason Partners Investment Funds, Inc.	STW	
Harbor Mid Cap Value Fund – sub-advised by Harbor Capital Advisors, Inc.	HAR	
Small Cap Index Fund – sub-advised by John Hancock Asset Management	SCI	
iShares MSCI EAFE Value ETF – sub-advised by iShares Delaware Trust Sponsor LLC	EFV	

'Your Choice' TOTAL

100%

IMPORTANT – The total of all your fund selections in the 'Your Choice' section **MUST EQUAL 100%**

Tear out, complete and return to your plan administrator. Page 3 of 4



MOVING FORWARD – Taking advantage of other benefits

CONSOLIDATE MY ACCOUNTS

YES! I would like help in consolidating my retirement accounts.*

Contact me at (_____) _____ - _____ and _____ (email address**) to discuss my options. The best time to call is around ____ A.M/P.M. EST (or, call us directly at 1-877-525-7655).

*Available for plans utilizing John Hancock’s consolidation services; rollovers are subject to the provisions of your company’s plan.

**Email addresses will only be used for consolidation services.

SIGNATURE

I elect not to contribute at this time. Note: Contact your plan administrator to determine the next plan entry date.

I acknowledge that if I have selected the I elect not to contribute box on this form, I will not be making any contributions to the plan.

I acknowledge that this plan offers investment options through my company's group annuity contract with John Hancock and that I have read and understand the instructions that accompany this form including information on EZChoice, Your Choice and the terms, conditions, restrictions, fees and risk that relate to them and other parts of the instructions. If I have selected a Lifecycle Portfolio in the EZChoice section, I understand that my portfolio will be based on my provided age and with a target retirement date that is closest to the year that I attain age 67.



X

Signature of Participant

Print Name

mmm / dd / yyyy

Date

Tear out, complete and return to your plan administrator. Page 4 of 4

John Hancock Life Insurance Company (U.S.A.) (John Hancock USA) is referred to as "John Hancock".

Group annuity contracts and recordkeeping agreements are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York). The Investment Management Services Division of John Hancock provides investment information relating to the group annuity contract. Plan administrative services may be provided by John Hancock Retirement Plan Services LLC or a plan consultant selected by the Plan.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT INSURED BY ANY GOVERNMENT AGENCY

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Make sure you sign above, then return form and any other items to your plan administrator.