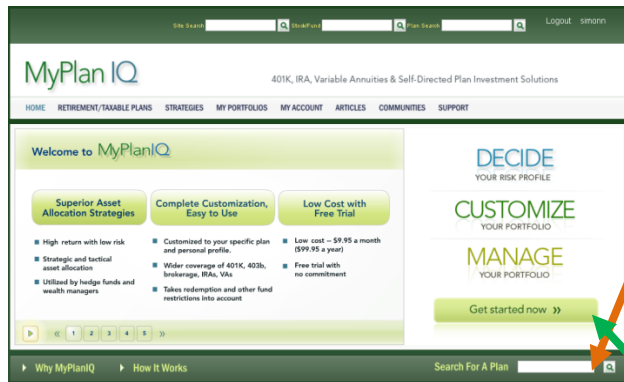


MyPlanIQ

Quickstart

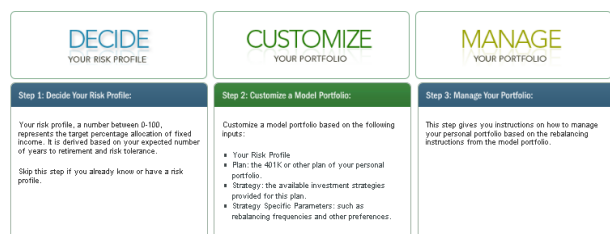
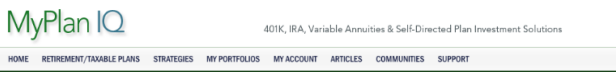
Step 1 – Find Your Plan and Get Started



Welcome to MyPlanIQ. This quickstart guide steps you through the basic operation of the system and gets you to the point that you have built your own customized portfolio and can manage multiple portfolios. There is a more detailed guide if required.

The first steps are to ensure your plan is supported. You do that by either going to the plans page or directly entering the plan name in the bottom right hand corner of the home page.

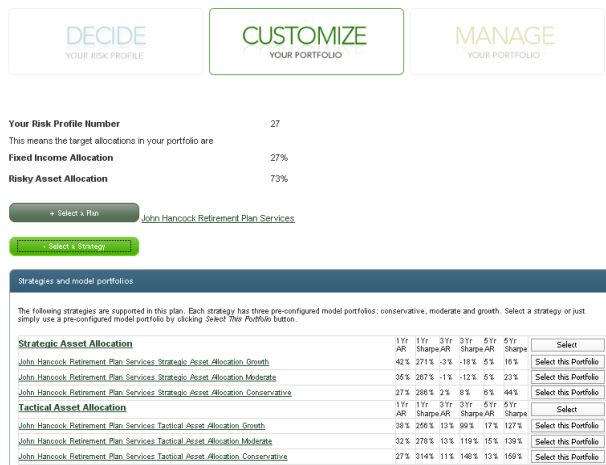
Assuming that there is a listing for your plan on the search results page, you should then press the Get started now button at the bottom right of the home page. This will lead you to the registration page and then on into the main part of the system.



Step 2 – DECIDE

Determining your risk profile – which will determine the split between fixed income and more volatile assets – is simply derived from the number of years before retirement – really that is the number of years before you will need access to the money – and your own personal tolerance for risk – or volatility. You can have multiple risk profiles to reflect different time horizons and/or risk tolerances.

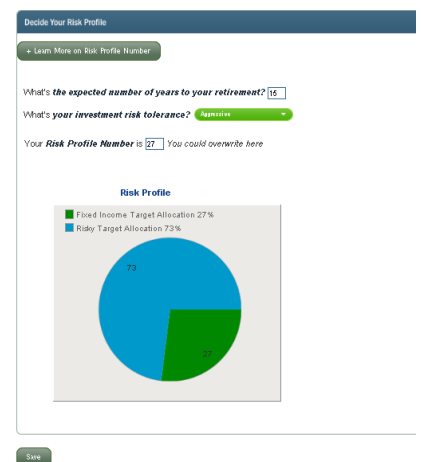
Step 3 – CUSTOMIZE



The customize page will step you through selecting the plan and strategy to build your customized portfolio based on your risk profile. You will have to type in your plan and the system will bring it up in a box where you hit the select button. The same for the choice of strategy. Select your plan, select your investment strategy, create a meaningful name and generate the portfolio

The generation of the custom portfolio will take several minutes and once it has completed, you can look at the results. The system will give you a graphical and textual summary along with a comparison against industry standard benchmarks. You will also be able to see a graphical

and textual representation of the holdings in the portfolio as well as the ability to see how the portfolio has changed over time.



Step 4 – MANAGE

DECIDE
YOUR RISK PROFILE

CUSTOMIZE
YOUR PORTFOLIO

MANAGE
YOUR PORTFOLIO

Manage Your Portfolio JT_Tutorial_TAA_R_27

Start to Follow

End Date: 2010-04-28
the current suggested holdings of the portfolio are as follows:

Current Holdings

Asset	Security	Price	Percentage
FIXED INCOME	RPSIX (T-Bond Plus Securities Income)	12.12	23.17%
Emerging Market	ODMAX (Openheimer Developing Markets B)	28.82	19.34%
Emerging Market	VBEX (Vanguard Emerging Mkts Stock Int)	28.46	17.42%
REAL ESTATE	RREIG (OWB REIT Real Estate Income S)	18.07	37.84%

Current Allocation

RPSIX (23.17%)

ODMAX (19.34%)

VBEX (17.42%)

RREIG (37.84%)

To mirror the above model portfolio in your actual account, please follow the two steps:

Initial Investment:
You could make a one time change of your actual portfolio to mirror the model portfolio or adopt so called Dollar Cost Averaging (DCA) to change your actual portfolio in several phases to gradually adapt to the model portfolio. Refer to FAQs for more on DCA or other ways to make initial investments based on a model portfolio.

Periodical Rebalance:
The model portfolios is now fully live and monitored daily. Depending on the rebalancing frequency you set, the strategies in the model portfolios will send out Rebalancing Email Notification periodically (such as monthly, quarterly or annually). A rebalancing email will be sent only when there are rebalance transactions at the time.

Once you receive the email, you should make rebalancing transactions in your actual portfolio mirroring this model portfolio. The percentages stated in the email should be used to make sure the allocation in your personal portfolio is consistent with that in the model portfolio.

You could manage (such as remove/setup email alert or deleting a model portfolio) model portfolios on My Portfolios page.

There are two key aspects to the tracking

- Managing the changes in each of the assets and determining how and when to make changes to the portfolio
- Working within the plan redemption policies so as not to incur extra fees

The manage your portfolio page will show you the holdings in the portfolio and invite you to start tracking the portfolio. Once you hit that button, the system will start tracking the elapsed time so that it knows when to send you an email advising you of changes to make to the portfolio.

If you don't start tracking the portfolio, it will not make changes to the portfolio to maintain optimal performance.

The rest of the page has more information about the managing and tracking of your portfolio where you can learn more about this.

Step 5 – Managing Multiple Portfolios

Your Current Model Portfolios									
Build a New Customized Portfolio									
Click on a portfolio name to reveal actions such as view, manage, delete and email alert									
Portfolio Name	Plan Name	Risk Profile Number	1Yr AR	1Yr Sharpe	3Yr AR	3Yr Sharpe	5Yr AR	5Yr Sharpe	
JT_Tutorial_TAA_RP27	John Hancock Retirement Plan Services	27	40%	330%	15%	129%	18%	146%	
View this portfolio Manage this portfolio Email Alert Status: Yes Change Remove this portfolio									

Once you have created several portfolios, it is important to have a central place from which to manage them. Click on the My Portfolios button at the top of the page. You will see a description of each of the portfolios along with their historical performance. To select a portfolio to manage, click on the portfolio name.

There is a more detailed overview of the capabilities to manage multiple portfolios in the tutorial that can be downloaded by clicking on the tutorial button at the bottom of the page.

Conclusion

This quickstart gives you a brief guide provided by MyPlanIQ; for more details look at the [tutorial](#). The goal is to enable you to get higher returns with less risk than you have been able to achieve in the past and to do it at a fraction of the cost you would be paying for investment experts.

You should rapidly gain confidence in using the system and find yourself in control of your investments and your financial future.

The tutorial can be found at <http://www.myplaniq.com/LTISystem/UserFiles/tutorial.pdf>