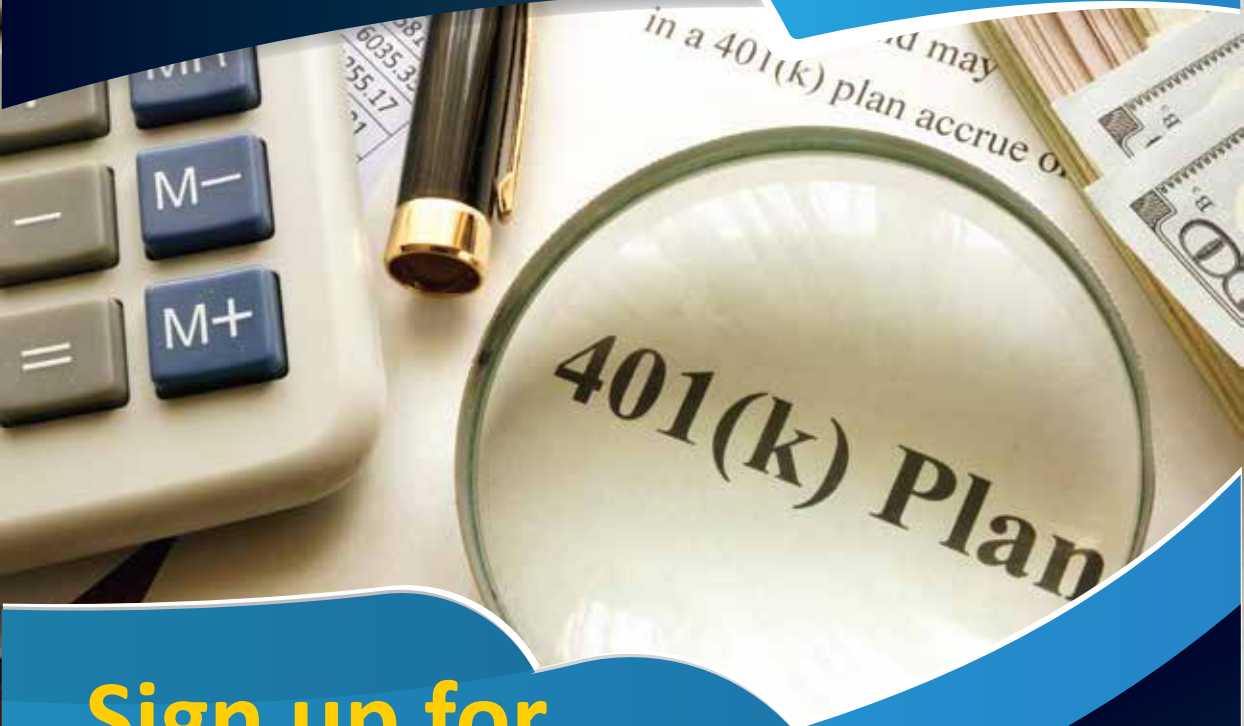




**NORTHERN CALIFORNIA  
CARPENTERS 401(K) PLAN**



# Sign up for 401(k) Today

## How much can you save?

Save as little as \$.50/hour to as much as IRS allows

## Roth vs. Traditional

Choose a savings option that works best for you

### Step 1

Complete 401(k)  
Enrollment Form

### Step 2

Bring form to  
your Employer

### Step 3

Sign up for John Hancock  
account at:  
[myplan.johnhancock.com](http://myplan.johnhancock.com)



**Download a 401(k)  
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Call (888) 547-2054**