



January 3, 2022

Dear Participant in Ingram 401(k) Plan,

This letter is to let you know the plan fees on your retirement plan are changing. Effective **January 1, 2022**, the cost associated with the processing our two transactions will change as outlined below:

Transaction Type	Current Fee	New Fee (effective 1/1/2022)
<b>Loan Set-up</b>	\$100.00	\$75.00
<b>Distribution*</b>	\$35.00	\$25.00

\* Does not include Hardship distribution, Domestic Relations Order account splits or installments.

Please note that no other fees are changing at this time. For a complete summary of all expenses and fees associated to the Ingram 401(k) Plan please see the "Disclosure Document" available on the John Hancock participant website at [www.myplan.johnancock.com](http://www.myplan.johnancock.com).

Sincerely,

*The Pension & 401(k) Department*