

# Montrose Environmental Group 401(k) Plan

## ACCOUNT STATEMENT



>002283 2694569 0001 092148 20Z  
 Paul R. Seavy MO2802  
 10023 Courtney Palms Blvd  
 Tampa, FL 33619

**Paul R. Seavy your total account balance as of 06/30/2022 is \$382,861.54. Your total vested balance is \$382,861.54.**

For more information regarding your plan:  
[myplan.johnhancock.com](http://myplan.johnhancock.com)  
 1-800-294-3575.

Participant Service Representatives are available Monday through Friday from 8:00 a.m. to 10:00 p.m. Eastern Time, except New York Stock Exchange Holidays.

Have an investment question or concern? Morningstar® Retirement Manager<sup>SM</sup> is filled with the tools to help you make informed investment decisions. Log on to [myplan.johnhancock.com](http://myplan.johnhancock.com).

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### INVESTMENT SUMMARY AS OF 06/30/2022

Target Date	Market Value	Current Investment Allocation	Future Investment Elections
MFS Lifetime 2025 R3 MFS Lifetime 2025 Fund (Class R3)	\$114,659.77	29.94%	20%
MFS Lifetime 2030 R3 MFS Lifetime 2030 Fund (Class R3)	\$259,605.60	67.81%	50%
MFS Lifetime 2035 R3 MFS Lifetime 2035 Fund (Class R3)	\$8,596.17	2.25%	30%
<b>TOTAL</b>	<b>\$382,861.54</b>	<b>100.00%</b>	<b>100%</b>

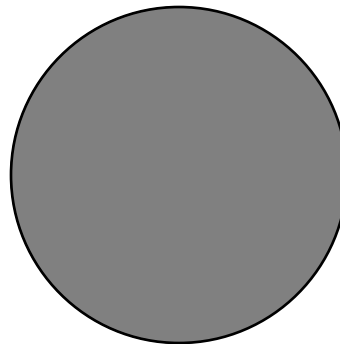
<b>Total Investment Summary</b>	<b>\$ 382,861.54</b>	<b>100.00%</b>	<b>100%</b>
<b>Closing Balance</b>	<b>\$ 382,861.54</b>		
<b>Vested Balance</b>	<b>\$ 382,861.54</b>		

### STATEMENT PERIOD: 04/01/2022 - 06/30/2022

Opening Balance	\$ 420,156.24
Employer Contributions	\$ 1,609.68
Participant Contributions	\$ 1,839.60
Redemptions & Payments	\$ 271.70
Change in Market Value	\$ -41,015.68
<b>Closing Balance</b>	<b>\$382,861.54</b>
<b>Personal Rate of Return:</b>	<b>-9.723%*</b>

Past performance is no guarantee of future results.

### INVESTMENT ALLOCATION SUMMARY AS OF 06/30/2022\*\*



Target Date 100.00%

\* Your Personal Rate of Return is a measure of the performance of the funds in your retirement account for the specified time period. It measures the actual performance you have experienced based on a calculation that considers contributions, withdrawals, transfers, loans, dividend reinvestment, capital gains, distributions and the performance of the funds in your account. \*\*Your investments are currently allocated among the displayed asset classes.

# ACCOUNT STATEMENT

## Account Activity

For the period 04/01/2022 - 06/30/2022

### Personal Information

**Name:** Paul R. Seavy  
**Date of Hire:** 01/03/2017  
**Date of Partic:** 07/01/2017

### Beneficiary Information

**Primary Beneficiary:** No beneficiaries elected.  
**Contingent Beneficiary:** No beneficiaries elected.  
 Please contact myplan.johnharcock.com or 1-800-294-3575 immediately to elect your beneficiary information.

	MFS Lifetime 2025	MFS Lifetime 2030	MFS Lifetime 2035	Total
<b>Balance as of April 1, 2022</b>	<b>\$124,346.11</b>	<b>\$287,151.23</b>	<b>\$8,658.90</b>	<b>\$420,156.24</b>
Employee Pre-Tax Contribution	367.92	919.80	551.88	1,839.60
Gain/Loss	-10,457.53	-29,454.57	-1,103.58	-41,015.68
Fees	120.32	274.61	8.82	403.75
Administrative Fee	-39.01	-90.31	-2.73	-132.05
QACA Safe Harbor Contribution	321.96	804.84	482.88	1,609.68
<b>Balance as of June 30, 2022</b>	<b>\$114,659.77</b>	<b>\$259,605.60</b>	<b>\$8,596.17</b>	<b>\$382,861.54</b>
<b>Net Asset Value as of June 30, 2022</b>	<b>\$12.7800</b>	<b>\$15.1000</b>	<b>\$15.5500</b>	

	Totals By Account	Vested%	Total Balance
<b>Account</b>			
Employee Pre-Tax	100.00%		280,225.92
Employer Match	100.00%		3,976.29
Safe Harbor Match	100.00%		95,781.36
QACA Safe Harbor	100.00%		2,877.97
Total Account Balance			\$382,861.54
Vested Account Balance			\$382,861.54

### Fee Definition(s)

**General Administrative Charge** - Your share of plan costs for administrative services rendered during the statement's time period, such as recordkeeping, consulting and/or investment advisory services.  
**Administrative Credit** - Credits being used toward your share of plan costs (General Administrative Charge) for administrative services rendered during the statement's time period.  
**Administrative Fee** - Your share of the costs of operating and administering the plan.

# ACCOUNT STATEMENT

## Account Activity

For the period 04/01/2022 - 06/30/2022

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Paul R. Seavy

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## Account Activity

For the period 04/01/2022 - 06/30/2022

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**Paul R. Seavy**

### IMPORTANCE OF DIVERSIFICATION AND OTHER INFORMATION

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. For more information on individual investing and diversification, visit the Department of Labor's website at <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification>. Please refer to the summary plan description (a copy of which was previously distributed to you) for an explanation of any limitations or restrictions on any right to direct investments, whether the plan is subject to permitted disparity, and if you are not currently vested in your account, an explanation of when you might become vested.

### IN CASE OF QUESTIONS OR POTENTIAL DISCREPANCIES ON THIS STATEMENT:

Please read this statement carefully. Contact us immediately at 1-800-294-3575 if you believe there is an error, or if you need more information about a transaction included on the statement. We will investigate the discrepancy and make any necessary corrections promptly. Any potential error must be reported to John Hancock Retirement Plan Services, LLC within 60 days of the statement date that it first appears by calling 1-800-294-3575. If you fail to notify us within 60 days, we cannot be responsible for any losses that may accrue thereafter.

### KEEP CONNECTED, STAY SECURE!

If you haven't yet, register your account at [myplan.johnhancock.com](http://myplan.johnhancock.com) or download John Hancock's new retirement app. Be sure to provide a valid email address and mobile phone number. Registering provides secure access to important account details. Update delivery settings to view plan documents, including statements and tax forms. Get started with John Hancock's new retirement app - online access with your touch or smile.

John Hancock does not collect or store the user's biometric information.

### HELP PROTECT YOUR IDENTITY AND YOUR MONEY!

You're doing more online than ever before and whether it's shopping, banking, or being social - you take care to protect yourself from fraud and identity theft. But are you taking care to protect your retirement as well? When it comes to protecting the money that's been saved for retirement, one of the most important actions you can take is to register and log into your retirement account regularly. Setting up and properly managing your online account will help prevent fraudsters from registering in your place. And when you do your part to keep your retirement account safe online, we'll back you up with our Cybersecurity Guarantee. For details go to [myplan.johnhancock.com](http://myplan.johnhancock.com) and click on the 'Account Security' link at the bottom of the page to access the web security flyer. Refer to the Cybersecurity Guarantee available through the web security flyer for full eligibility requirements.

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## Account Activity

For the period 04/01/2022 - 06/30/2022

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**Paul R. Seavy**

### ONE ACCOUNT FOR YOUR RETIREMENT SAVINGS

*You may be able to combine accounts, including 401(k)s, 403(b)s, 457(s) even IRAs, into your current retirement plan with John Hancock. See if combining accounts is right for you. Call John Hancock at 877-525-7655.*

### CHANGING JOBS OR RETIRING?

*If you are no longer working for your employer and have questions about what to do with your retirement plan money, call us at 1-866-401-2472. Our dedicated representatives can review your options with you and help you make a choice that reflects your financial needs.*

### WE'VE UPGRADED YOUR WEBSITE!

*We're excited to introduce you to a new experience that's even more about you. Check out the new, personalized and meaningful way to plan for retirement and get guidance on steps you can take to help better prepare you for your future, available on your homepage. Explore what's new at [www.johnhancock.com/myplan](http://www.johnhancock.com/myplan) today.*

