



Achieving retirement balance

The retirement planner companion worksheet

The retirement planner at myplan.johnhancock.com projects your personal expenses and your retirement income for each year of your retirement.

To get the most from the retirement planner, use our interactive worksheet to build and customize your retirement budget. It can help you take a deeper look at your future expenses and income to see how much you may be able to afford each year in retirement—as well as where you may be able to spend less or may need to save more. Be sure to revisit your calculations regularly and as your situation changes.

Retirement spending

The retirement planner will show your projected retirement expenses—for basics, healthcare, and nonessentials—based on the information you provide. Take note of how your spending changes from year to year.

Retirement income

The retirement planner also shows you how much your current savings strategy is expected to cover—and any projected gap between your expenses and retirement income.



It's about *time*



Did you know?

Generally, people spend more in the early years of retirement on leisure activities, then spending goes down in the middle years before it rises again, driven by healthcare costs.

Spending: the basics

View your estimated expenses for any year in each category by selecting “Expense details” within the “My retirement action plan” view of the retirement planner.

Annual projection from the retirement planner	\$
Line items from your budget or current expenses	
Food at home	\$
Food away from home	\$
Housing	\$
Shelter	\$
Utilities, fuels, and public services	\$
Household operations	\$
Housekeeping supplies	\$
Household furnishings and equipment	\$
Transportation	\$
Vehicle purchases (net outlay)	\$
Gasoline and motor oil	\$
Other vehicle expenses	\$
Public and other transportation	\$
Total basic expenses from your budget	\$

Spending: healthcare

Annual projection from the retirement planner	\$
Line items from your budget or current expenses	
Health insurance	\$
Medical services	\$
Drugs	\$
Medical supplies	\$
Total healthcare expenses from your budget	\$

Spending: nonessentials

Annual projection from the retirement planner	\$
Line items from your budget or current expenses	
Entertainment fees and tickets	\$
Audio and visual equipment and services	\$
Pets, toys, hobbies, and playground equipment	\$
Other entertainment	\$
Apparel	\$
Personal services	\$
Personal insurance	\$
Alcoholic beverages, tobacco, and smoking supplies	\$
Education	\$
Miscellaneous	\$
Total nonessential expenses from your budget	\$

Retirement income: sources

Add up retirement income sources from workplace¹ retirement plans, individual retirement plans (IRAs), and other investments and savings accounts. You can enter these balances in the retirement planner on the “Other income” tab.

Current workplace retirement plan	\$
Past employer retirement plan	\$
Past employer retirement plan	\$
IRA/Roth IRA at _____	\$
IRA/Roth IRA at _____	\$
IRA/Roth IRA at _____	\$
Pension at _____	\$
Total retirement income	\$

¹ Workplace retirement plans can include 401(k)s, 403(b)s, 457s, SEPs, Keoghs, executive benefit plans, and others. IRAs include rollover IRAs, traditional IRAs, and Roth IRAs. Pension plans are employer-funded plans, such as cash balance plans. If you are not sure whether you have one, check with your current and past employers.



Visit myplan.johnhancock.com

Personalize your plan for retirement with the retirement planner and view your estimated spending in retirement.



The projected retirement income estimates for your current John Hancock accounts, future contributions, employer contributions (if applicable), and other accounts set aside for retirement used in this calculator are hypothetical, and for illustrative purposes only, and do not constitute investment advice. Results are not guaranteed and do not represent the current or future performance of any specific account or investment. All investments carry a degree of risk, and past performance is not a guarantee of future results. Due to market fluctuations and other factors, it is possible that investment objectives may not be met. Investing involves risks, and past performance does not guarantee future results.

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