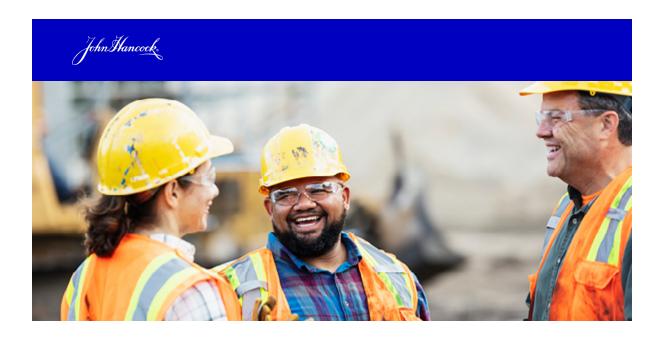
Sample for illustration purposes only.



## Ver en español

# Helping you thrive in 2025

Is saving for retirement hard for you? You're not alone. Forty-two percent of union members feel their retirement savings are behind schedule.<sup>1</sup>

The good news is that your makes it easy to put money away for your future.

Simply follow these three steps:

**1** Choose a savings rate that fits your budget—even small amounts can add up over time.

**2** Consider gradually increasing this amount—you can make changes to your account at any time.<sup>2</sup>

**3** Work with your local employer to add or update the saving rate for your account—the money will come out of your paycheck *automatically*.

Want to learn more? Join us March 27, at 12:00 P.M., Eastern time. Our retirement specialists will explain the benefits of saving in your retirement plan and the tools and resources available to help you manage your money.

#### Save my seat

Want more help planning for retirement? You'll find a variety of resources at myplan.johnhancock.com, including calculators, videos, and webinars—all before you sign in.

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1 2024 John Hancock financial resilience and longevity report, a commissioned study. 2 Subject to your plan's enrollment and contribution rules and IRS contribution limits.

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