Kelly L. Sinclair

From:	Manulife John Hancock Retirement <info@retirement.johnhancock.com>
Sent:	Friday, June 12, 2026 1:33 PM
To:	Kelly L. Sinclair
Cc:	Samantha Pellegrini
Subject:	TEST | Hello, take this simple step today

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Make saving simple—one step at a time

Ver en español

With retirement getting closer, setting up your savings today may help you feel more prepared and confident about what's ahead.

It's easy to do with the . Just follow these simple steps:

1. Pick a savings rate that works for you—even small amounts add up over time.
2. Work with your local plan administrator to add or update this rate—the money comes out of your paycheck *automatically.*

Then each year, consider increasing your savings rate. You can make changes to your account at any time.[1]

1 Subject to your plan's enrollment and contribution rules and IRS contribution limits.

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