## Sample for illustration purpose only.



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## Save today, so you can spend tomorrow

Hello, we understand that between the upcoming election, the economy, and the demands of daily life, your retirement may not be top of mind. But putting money away now may give it more time to potentially grow, so you have more to spend in retirement. And it's easy to do with your John Hancock plan.

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 the amount—you can make changes to your account at any time<sup>1</sup>

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

Give your future the attention it deserves. Make the most of your retirement plan today.

John Hancock.

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

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