



# Save *more* now

Help make more progress toward your goals

Managing all your financial obligations can be a balancing act, but saving for retirement is an important step in getting you prepared for your future.

Here are some things you can do to help make sure you're saving enough to reach your savings goals.



## Maximize your savings

Every year, the IRS updates the limits it places on retirement plan savings. They've just announced that the annual contribution limit—**how much you can save in your workplace plan in 2025**—is \$23,500.<sup>1</sup> Make sure you know what this means for your retirement savings and see if you can save more.



## Catch up on saving

If you'll be age 50+ by the end of the calendar year, the IRS allows you to save more than the standard limit every year. The catch-up contribution amount is \$7,500 in 2025.

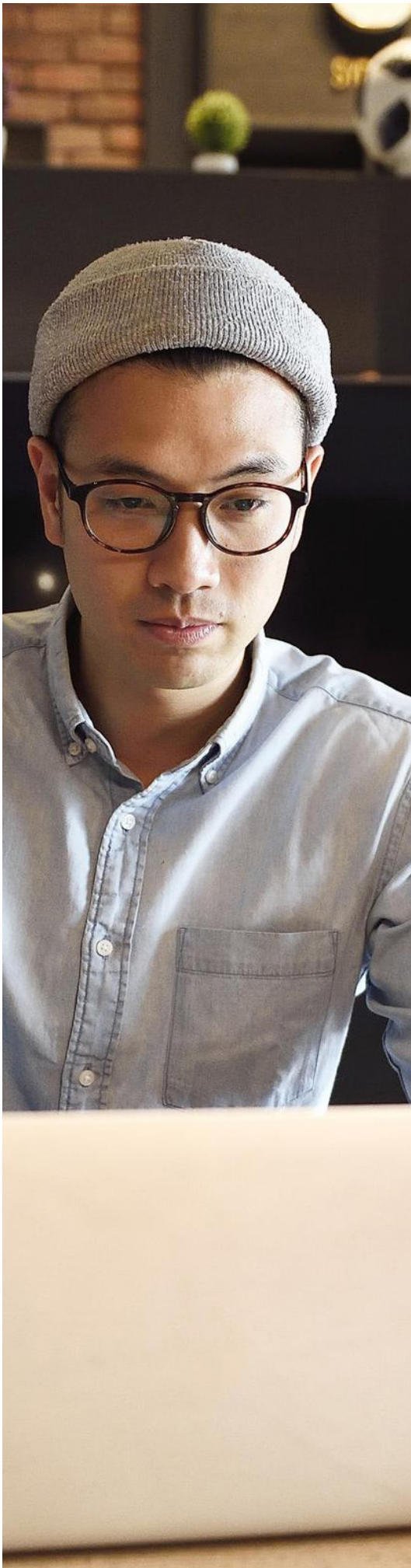
Beginning on January 1, 2025, the catch-up contribution amount for individuals age 60–63 increases to \$11,250.<sup>2</sup>

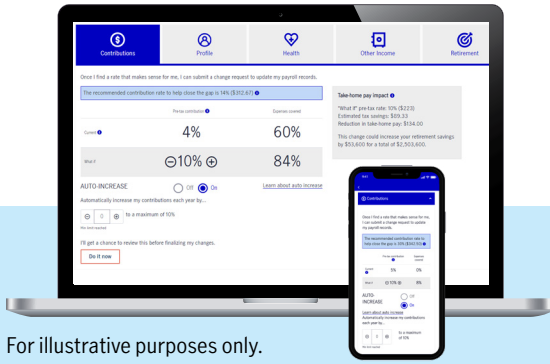


## Personalize your savings strategy

**John Hancock's retirement planner**<sup>3</sup> shows you your estimated income, your unique projected spending needs in retirement, and your progress toward meeting your goal. If there's a gap, the retirement planner suggests a contribution rate that can help you reach it.

**1** Annual contribution rates are based on the IRS 2025 retirement plan limitations and are subject to change. **2** Under SECURE 2.0, individuals who are age 60, 61, 62, or 63 at the end of the calendar year are eligible to make an increased catch-up contribution. **3** 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, 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. 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.





For illustrative purposes only.

Access our retirement planner at [myplan.johnhancock.com](https://myplan.johnhancock.com) to see if you're contributing enough today to cover your expenses in retirement.

## Take advantage of the 2025 IRS limits to *save more*

If you're not saving the maximum, see if you can save more. Increasing your contributions annually, even by as little as 1%, may have a significant impact on your savings efforts.

**Log in to your account and increase your contribution rate today or speak with your plan administrator.**



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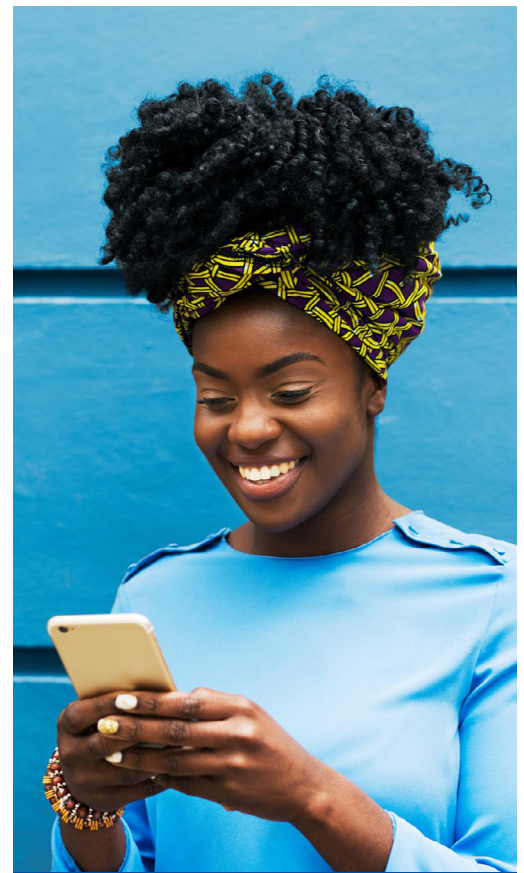
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