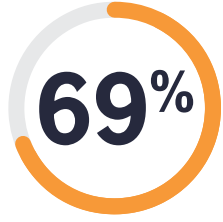




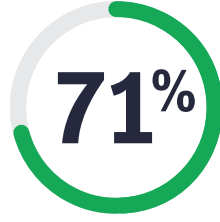
Prioritize your health and wealth

Are inflation and rising interest rates taking a toll on your financial and mental well-being? You're not alone. We have some ideas to help you improve both.

Mental health¹



of people aged 55 or older have **experienced stress**, depression, or loneliness during this past year.

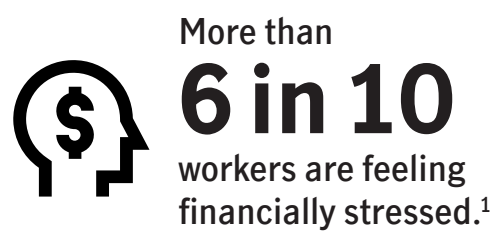


of people say the economy has **negatively affected** their mental health.

What you can do today

- Take a break from screen time
- Do an act of kindness
- Call a friend

Financial health



More than **6 in 10** workers are feeling financially stressed.¹



9 in 10 are spending significantly more on essentials such as groceries and gas.¹

What you can do today

- Organize your money
- Identify your financial priorities
- Rework your budget
- Plan for retirement

Tools for your financial health



You can measure and help improve your financial well-being using the tools available at myplan.johnhancock.com.

Assess, organize, prepare, and plan your short- and long-term financial goals with these tools to help you minimize stress and keep your finances on track.



- **My Learning Center**
 - ☑ Take a financial wellness assessment
 - ☑ Get your personalized action plan
 - ☑ Find tips on healthy living
- **Personal finance organizer²**
 - ☑ Manage your entire financial picture
 - ☑ Make a budget, and set savings goals
 - ☑ Take control of your finances
- **Achieving retirement balance**
 - ☑ Gain insight on Social Security and Medicare
 - ☑ Explore ideas for saving and investing for retirement income
 - ☑ Get tips to help you live comfortably in retirement
- **Retirement planner³**
 - ☑ View your projected retirement spending needs
 - ☑ Personalize your plan
 - ☑ Track your progress

¹ In November 2022, John Hancock commissioned our ninth annual financial stress and well-being survey with the research firm Edelman Public Relations Worldwide Canada (Edelman). An online survey of 3,825 John Hancock plan participants was conducted between 11/29/22 and 12/14/22 to learn more about individual stress levels, their causes and effects, and strategies for relief. John Hancock and Edelman are not affiliated, and neither is responsible for the liabilities of the other. ² Personal finance organizer is a data aggregation tool available to you through the John Hancock website. Personal finance organizer is only reflective of the accounts that you have linked. Additional information can be found in the important information document, available online. 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.

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