

Building a better you

One step at a time

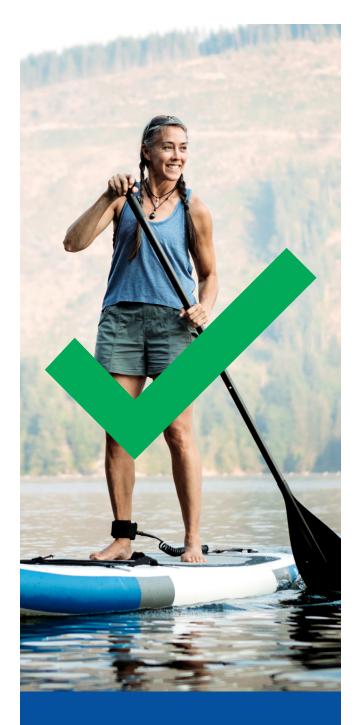
Every year, we promise ourselves that we'll improve our well-being only to slip back into old habits. Why is it so hard to keep our resolutions? Often, our goals are too broad—save more money, reduce debt, or get in better physical shape—making it difficult to stay focused.

Here are five tips to help you become the best version of you—physically, mentally, and financially.

- 1 Identify three things you want to accomplish this year
- 2 Break down each goal into smaller steps
- Add one to two steps to your to-do list each month
- Check your progress at the end of every month
- **5** Celebrate and share your accomplishments

Move a step closer to your goals today

Create your monthly action plan using the worksheet on the reverse side.





Want more tips to improve your well-being?

Visit the "Achieving retirement balance" tile on your account homepage at myplan.johnhancock.com.

Action plan for your goals

Follow our examples and use this fillable worksheet to help you break your goals into smaller, more manageable steps.

Financial well-being	Steps	Month Done
Example goal: Build your savings	Estimate your projected retirement income and expenses	January
	Review your IRA or retirement plan contributions	February
	Check in on your investments	March
Goal		

Physical well-being	Steps	Month Done
Example goal: Get in better shape	Ask your Medicare provider about fitness benefits	January
	Start taking a daily walk	March
	Schedule doctor and dentist visits	April
Goal		

Mental well-being	Steps	Month	Done
Example goal: Increase social interactions	Check out your local library or community center Volunteer in your community	January February	
	Join a social club or sports league	March	
Goal			



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