



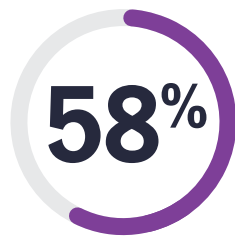
# Prioritize your financial well-being

Are everyday expenses straining your budget? Are you finding it hard to save for retirement and your other financial goals? You're not alone. We have some ideas to help you get on track.

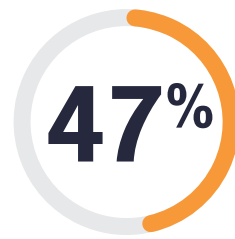
## Financial health<sup>1</sup>

Approximately half of older workers and retirees are worried about inflation and the rising cost of living.

Gen X (ages 43 to 56)



Baby boomers (ages 57 and older)



Retirees



### What you can do today



Organize your money



Identify your financial priorities



Create a budget



Look for ways to reduce expenses

## Retirement savings<sup>1</sup>



**5 in 10** workers feel their retirement savings are behind schedule



**7 in 10** early retirees wish they'd saved more for retirement



**More than 4 in 10** people who retired as planned or later wish they'd saved more for retirement

### What you can do today



Set a savings goal



Create a plan to help you reach your goal



Look for ways to boost your savings



Check your progress



## Tools for your financial health

You can measure and help improve your financial well-being using the tools available at [myplan.johnhancock.com](https://myplan.johnhancock.com).

Assess, 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

### → 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 planner<sup>2</sup>

- ☉ View your projected retirement spending needs
- ☉ Personalize your plan
- ☉ Track your progress

<sup>1</sup> In June 2024, John Hancock commissioned our 10th annual financial resilience and longevity survey with the respected research firm Edelman Public Relations Worldwide Canada (Edelman). An online survey of 2,623 John Hancock plan participants was conducted between 5/17/24 and 6/3/24 and 525 retired Americans, sourced through Angus Reid's research panel, was conducted between 5/13/24 and 5/28/24. The objectives of the study were to learn more about individual stress levels, their causes and effects, strategies for relief, and to provide custom insight around how retirees are faring in retirement. John Hancock and Edelman are not affiliated, and neither is responsible for the liabilities of the other. <sup>2</sup> 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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