



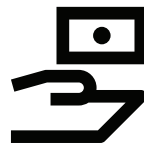
Prioritize your financial well-being

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 health¹



More than
5 in 10
workers are worried about
inflation and the rising
cost of living



More than
4 in 10
feel their
level of debt
is a problem

What you can do today



Organize
your money



Identify your
financial
priorities



Create
a budget



Look for ways
to reduce
expenses

Retirement preparedness¹



of workers expect
to retire later
than planned for
financial reasons



would save more for
retirement if they could
better manage their
financial priorities

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



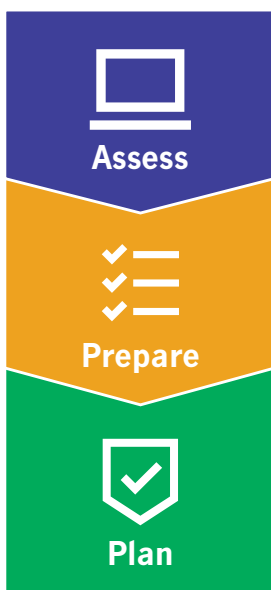
Check your progress



Tools for your financial health

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

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

→ College planning²

- ☉ Estimate your family's future college costs
- ☉ Find schools, scholarships, and grants
- ☉ Track testing, scholarship, and admission deadlines

→ Retirement planner³

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

¹ 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. ² John Hancock is not affiliated with the Education Planning Center, and neither is responsible for the liabilities of the other. 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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