Manulife Retirement | John Hancock

Turn awareness into *action*

Practical next steps for every life stage

People understand many of the factors that contribute to well-being as they age, but awareness alone doesn't drive action.

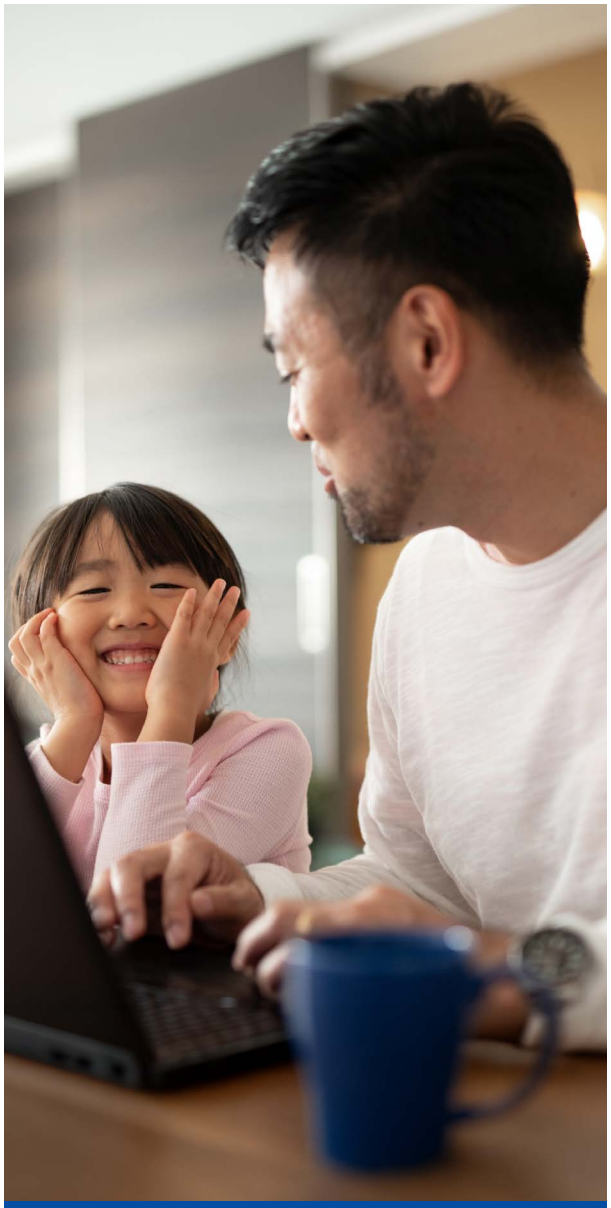
The latest **Longevity Preparedness Index (LPI)**, developed with the MIT AgeLab, shows that America's longevity preparedness score remains steady at 60 out of a possible 100.[1] It measures preparedness across eight areas that influence the quality of life in later years, from finances and health to caregiving, housing, social connection, and life transitions.

You can help participants close that gap by making it easier for them to take one practical step at a time.

What matters now vs. what may matter later

The LPI reveals a disconnect between what people focus on today and what they believe will matter most later in life. This creates an opportunity to start planning earlier, before needs become urgent.

Domain	% who consider it a priority today	% who say it will be important in older age	Opportunity
Health	64.5%	71.5%	Reinforce healthy behaviors and planning
Home	51.2%	43.2%	Encourage earlier conversations
Finance	59.4%	49.9%	Connect financial planning to all dimensions
Care	12.9%	25.1%	Start conversations about potential needs



Awareness can open the door to action

55% of Americans said answering the **LPI questions** made them think about issues they hadn't considered before.[1]

The right conversation at the right life stage

Preparing for a longer life isn't a one-time event. Priorities change over time, creating opportunities to deliver relevant education, resources, and guidance when they can have the greatest impact.



Ages 18–40: build the base

Messaging can highlight the effectiveness of small, repeatable actions that compound over decades to help younger participants build healthy routines, establish strong financial habits, and foster connections that support long-term well-being.

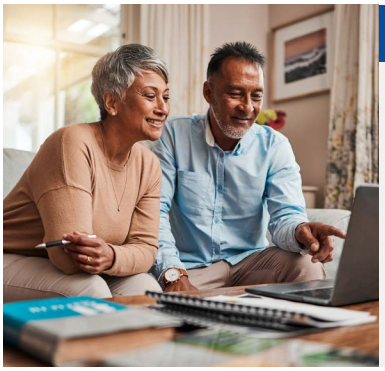
- **Include well-being in benefits onboarding—**Highlight simple actions across each domain, such as enrolling in your retirement plan and joining a social group.
- **Nudge action with timely reminders—**Use tools such as auto enrollment or auto escalation to encourage saving, paired with reminders for annual health checks and well-being activities.
- **Build connections—**Promote mentoring, peer groups, and cross-team communities that can strengthen relationships.



Ages 41–55: expand the plan

Midlife often brings new competing responsibilities such as caring for loved ones, sending kids to college, and managing health issues. This is the moment to share resources on caregiving, future care planning, housing considerations, changing family responsibilities, and major life transitions.

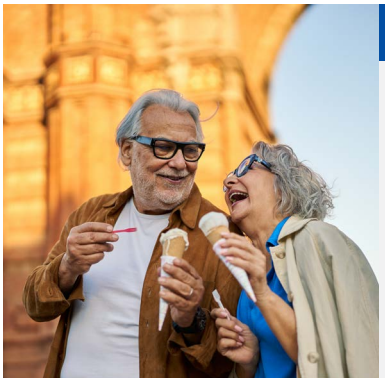
- **Broaden planning check-ins—**Extend conversations beyond financial projections to include caregiving, housing, health, and changing family responsibilities.
- **Link benefits across domains—**Show participants how assistance programs, caregiver resources, and flexible workplace policies fit together in a longevity strategy.
- **Use what-if scenarios—**Prompt planning with simple questions, such as what if a parent needs care or your home no longer meets your needs.



Ages 56–70: design the next chapter

As retirement approaches, participants need support navigating a wider range of decisions. The focus shifts to preparing for new transitions, including lifestyle decisions, care needs, housing choices, and legacy planning.

- **Offer transition workshops—**Incorporate housing, care, purpose, and legacy into retirement planning conversations.
- **Set small goals—**Encourage taking one concrete action per domain, such as discussing care preferences, reviewing whether the home can support changing needs, or strengthening a key relationship.



Ages 71 and older: keep adapting

Preparedness doesn't stop at retirement. Provide tools and resources to help older participants adapt as their health, family circumstances, housing needs, and priorities change.

- **Revisit the plan—**Use periodic prompts or checklists that encourage retirees to reassess care plans, home suitability, and community ties as health or family situations evolve.
- **Support connection and purpose—**Encourage retirees to explore retiree communities, volunteer opportunities, and other meaningful activities.
- **Share resources—**Send information on local resources, care navigation support, and ways to stay socially engaged.

Conversation starters across the eight domains

Meaningful conversations can help participants identify gaps, prioritize next steps, and build preparedness over time. Use these questions to spark discussions across the eight domains.

Domain	Conversation starter	One step to take
Care	Who would you ask to help you if you needed care tomorrow?	Talk with one family member about care preferences.
Community	If you could no longer drive, how would you get around?	Identify one available transportation option.
Daily activities	How will you fill your days to give you a sense of purpose when you stop working?	Put one meaningful recurring activity on the calendar.
Finance	Have you thought about how you'd pay for future health, housing, or care costs?	Budget for unplanned expenses.
Health	What's one healthy habit you can stick with long term?	Choose one routine and commit to doing it.
Home	Could you comfortably stay in your home if your needs changed?	Identify one safety or accessibility improvement.
Life transitions	How might retiring, moving, or being a caregiver change your daily routine?	Write down your priorities and revisit them periodically.
Social connection	Who would you invite to join you for dinner or a social activity?	Schedule time with one person you want to stay connected to.

Small steps build momentum

Participants don't need to tackle every aspect of preparedness at once. The opportunity is to help them identify what matters most, take a meaningful next step, and build momentum over time.

Manulife Retirement | John Hancock

1 The LPI was conducted online and by phone interview in English, sourced through the NORC AmeriSpeak Panel. The sample was a US representative sample comprised of 1,340 Americans, aged 18 and up, with specific oversamples of Non-Hispanic Black panelists, Hispanic panelists, and Non-Hispanic Asian American and Pacific Islander panelists to ensure adequate sample size for sub-group analysis. During analysis, survey responses were weighted to represent the US population. Survey data were collected from May 8th, 2026, to May 26th, 2026.

LPI scores can range from 0 (not at all prepared for longevity) to 100 (completely prepared for longevity). The overall LPI is composed of 8 domains. Each domain captures positive behaviors toward longevity preparedness and awareness of the importance of a domain. Domain scores are each calculated independently and can range from 0 to 100. All eight domain scores are averaged to calculate an overall LPI score.

The Longevity Preparedness Index was developed in collaboration with MIT Age Lab and funded by John Hancock. John Hancock provided financial support for the research but did not influence the findings, methodology, or conclusions. John Hancock is not affiliated with the Massachusetts Institute of Technology (MIT) AgeLab, and neither is responsible for the liabilities of the other.

This material is not an endorsement of any particular product, service or organization; nor is it intended to provide financial, investment, insurance, or health advice. It is intended to promote awareness and is for educational purposes only. This material and your Longevity Preparedness Index Score are provided solely for informational and educational purposes. Results are general in nature and do not account for your specific financial, health, or personal circumstances. You should not solely rely on score results when making decisions regarding future preparations and should independently evaluate your options and circumstances before taking any action.

John Hancock offers recordkeeping services to retirement plan clients through the following entities in the United States: John Hancock Retirement Plan Services LLC, John Hancock Trust Company LLC, and John Hancock Life Insurance Company (U.S.A.) (not licensed in NY), 200 Berkeley Street, Boston, MA 02116, and John Hancock Life Insurance Company of New York, 100 Summit Lake Drive, Valhalla, NY 10595. Securities are offered through John Hancock Distributors LLC, member FINRA, SIPC.

Manulife, Manulife Retirement, Stylized M Design, and Manulife Retirement & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and John Hancock and the Stylized John Hancock Design are trademarks of John Hancock Life Insurance Company (U.S.A.). Each are used by it and by its affiliates under license, including John Hancock Life Insurance Company of New York.

NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.

© 2026 Manulife John Hancock. All rights reserved.

MGTS-PS 1812100-GE 10/26 MGR1023266040377

FOR PLAN SPONSOR USE ONLY. NOT FOR USE WITH PLAN PARTICIPANTS.