



Make the most out of your retirement plan *benefit*

Help improve your financial well-being

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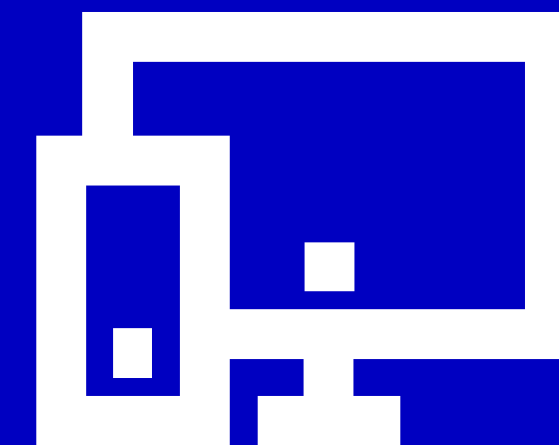
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Who's John Hancock?

At John Hancock, we believe workplace retirement plans are Americans' best chance to save for the retirement they want. And we take it further than that by offering you personalized tools and guidance to help you create a plan to meet your financial goals—for today and tomorrow.

As your retirement plan provider, we help you plug into the power of your plan, so you can achieve your unique financial goals and create a plan for:

- ✓ Saving—Enroll in your retirement plan quickly and easily
- ✓ Retirement income and spending—View your projected retirement expenses, your progress toward covering them, and what you can do to help improve your strategy
- ✓ Investing—Choose the investments that align with your risk profile
- ✓ Financial well-being—Access tools and resources to help improve your financial well-being



Take advantage of all your retirement plan has to offer at myplan.johnhancock.com.

Accessing your retirement account

Connect with your retirement accounts and our tools and resources on both your desktop and mobile device. Hover over each icon to learn more.

Personalize your plan for retirement

The retirement planner² shows you your estimated income in retirement, your projected spending, and your progress toward having your savings meet your projected needs.

You'll see a year-by-year breakdown of your projected retirement income and expenses, including:

- ✓ Basic expenses, such as housing and food
- ✓ Healthcare costs
- ✓ Nonessential expenses, such as travel and entertainment

² 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.



It's your future—make it your own!

Make your projections even more personal to your situation by adding information such as:

- ✔ Other retirement accounts and sources of retirement income
- ✔ Your education level
- ✔ Your planned retirement age
- ✔ Your health—and don't worry, we don't save your answers or share any health information with your employer; it just helps us project your healthcare expenses

You can also model different scenarios to see how you can change both your projected expenses and your projected income.

³ In December 2022, John Hancock commissioned our ninth annual stress, finances, and well-being survey with the respected research firm Edelman Public Relations Worldwide Canada (Edelman). An online survey of 3,825 workers 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.

91%

of retirement plan savers say that receiving projections of their estimated retirement expenses and income would help them save more.³ Use our retirement planner to create your personalized projections today.

✓ **[Learn more about our retirement planner.](#)**

My Learning Center

My Learning Center can help you assess your financial wellness and provide you with a personalized action plan to help you improve your financial well-being.

You start by answering a few questions about your financial well-being, and you'll receive a personalized action plan with access to resources to help you accomplish your financial priorities. Each time you log in, My Learning Center will remind you where you are in your plan and give you one simple recommendation you can act on right away.



My Learning Center serves up recommendations just for you, with simple steps you can take today to help improve your finances. Your plan will help you address your financial concerns and guide you through tackling your biggest needs first. 67% of our retirement plan participants would like help making financial decisions³—My Learning Center can help!

You can access a wide range of topics in English and Spanish, such as:

- ✓ Organizing your money
- ✓ Planning for retirement
- ✓ Investing
- ✓ Dealing with debt
- ✓ Protecting your health and wealth
- ✓ Life and family

Learn more about [My Learning Center](#).



Plan for emergencies

Emergencies happen—whether it's a job loss, car accident, broken appliance, or sudden medical issue—so you need to be prepared.

We understand it can be hard to save for emergencies while you're also trying to save for retirement. This is why we give you access to set up an emergency savings account as one of the benefits of being a John Hancock retirement plan participant.

32%

of participants worry about not having enough money to cover sudden and unexpected expenses.³



Emergency savings helps prepare you for the unexpected

Easily establish an emergency savings goal and watch as small automatic contributions build up over time.

You can access emergency savings at myplan.johnhancock.com—you'll find the tile toward the bottom of the page.

Get started today with these simple steps:

- 1** Create an emergency savings goal.
- 2** Decide how much to contribute now, or try to automatically save a little each month.
- 3** Add in bank account information, and set up the transfers.
- 4** Tell us a little more to help us confirm your identity.
- 5** Register the account by creating a password and ID.
- 6** Verify your identity using text or call information.

Subject to plan availability.

You can also set up automatic transfers to your new account to make it even easier to meet your goals.

Learn more about John Hancock's emergency savings account by checking out this [short video](#)

A personal finance organizer⁴ to manage your financial life

Take control of your finances with John Hancock's personal finance organizer, and see your entire financial picture in one place.

68%

say they're concerned about their finances adding stress to their lives.³

⁴ Subject to plan availability. The personal finance organizer is a data aggregation tool available to you through the John Hancock website. By using the personal finance organizer, account access information for any non-John Hancock accounts that you add will be stored by a third-party service provider for the purpose of providing the service. John Hancock is fully committed to safeguarding your information; however, you are responsible for maintaining the confidentiality of passwords and other login information and for following prudent online practices. The personal finance organizer is only reflective of the accounts that you have linked, and John Hancock is relying on the accuracy of the information provided by the linked financial institution(s). Additional information can be found in the "Important information" document, available online.

The personal finance organizer can help you achieve your planning, savings, and budgeting goals. It can offer you a number of advantages, including:

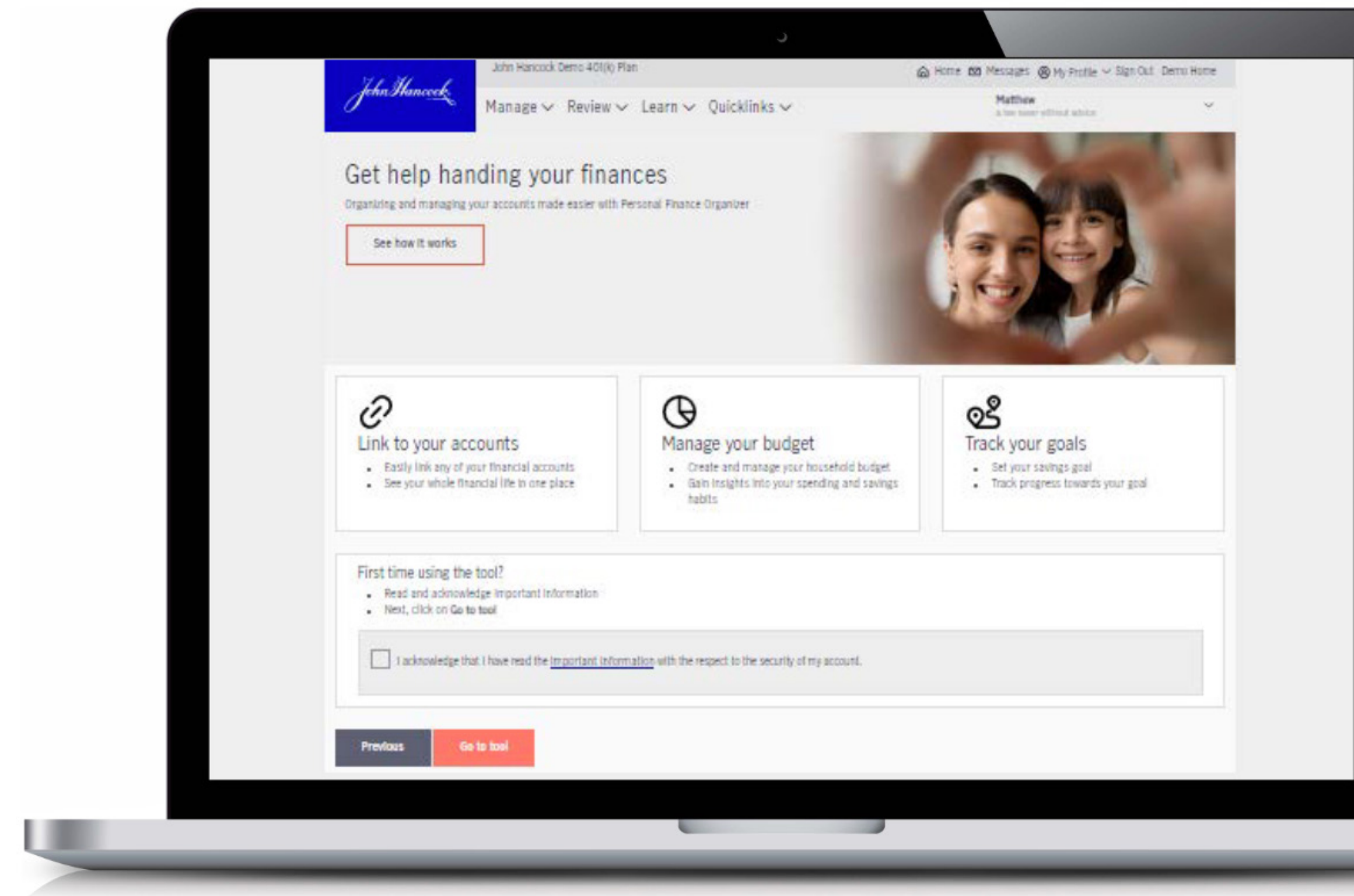
- ✔ One easy-to-manage view of your financial account data from multiple sources, including connections to more than 20,000 U.S. financial institutions
- ✔ The ability to set, track, and maintain a detailed budget
- ✔ A step-by-step guide to setting goals and monitoring your progress

Organizing your finances has never been easier

Sign up to quickly, easily, and securely link to other financial accounts, including checking, savings, credit cards, investments, mortgages, and even health savings accounts. With your whole financial picture in one place, it's easy to:

- ✔ Track spending monthly and by category
- ✔ Sort transactions by institution, account type, or even your own subcategory
- ✔ Set goals for emergency savings, a new car, or a vacation—whatever you want to save for

Watch our [personal finance organizer](#) video to see how this powerful tool can help give you some perspective on your financial picture.



A photograph of a family of four in a home setting. A father, mother, and two children are gathered around a table, looking at an open book. The father is standing and pointing at the book, while the mother and children are seated. The background shows a bookshelf and kitchen cabinets.

College planning for your family

We want to help you simplify the process of planning and saving for college. College planning⁵ from the Education Planning Center provides you with the support you need to help you achieve your family's college dreams.

⁵ John Hancock is not affiliated with the Education Planning Center, and neither is responsible for the liabilities of the other.

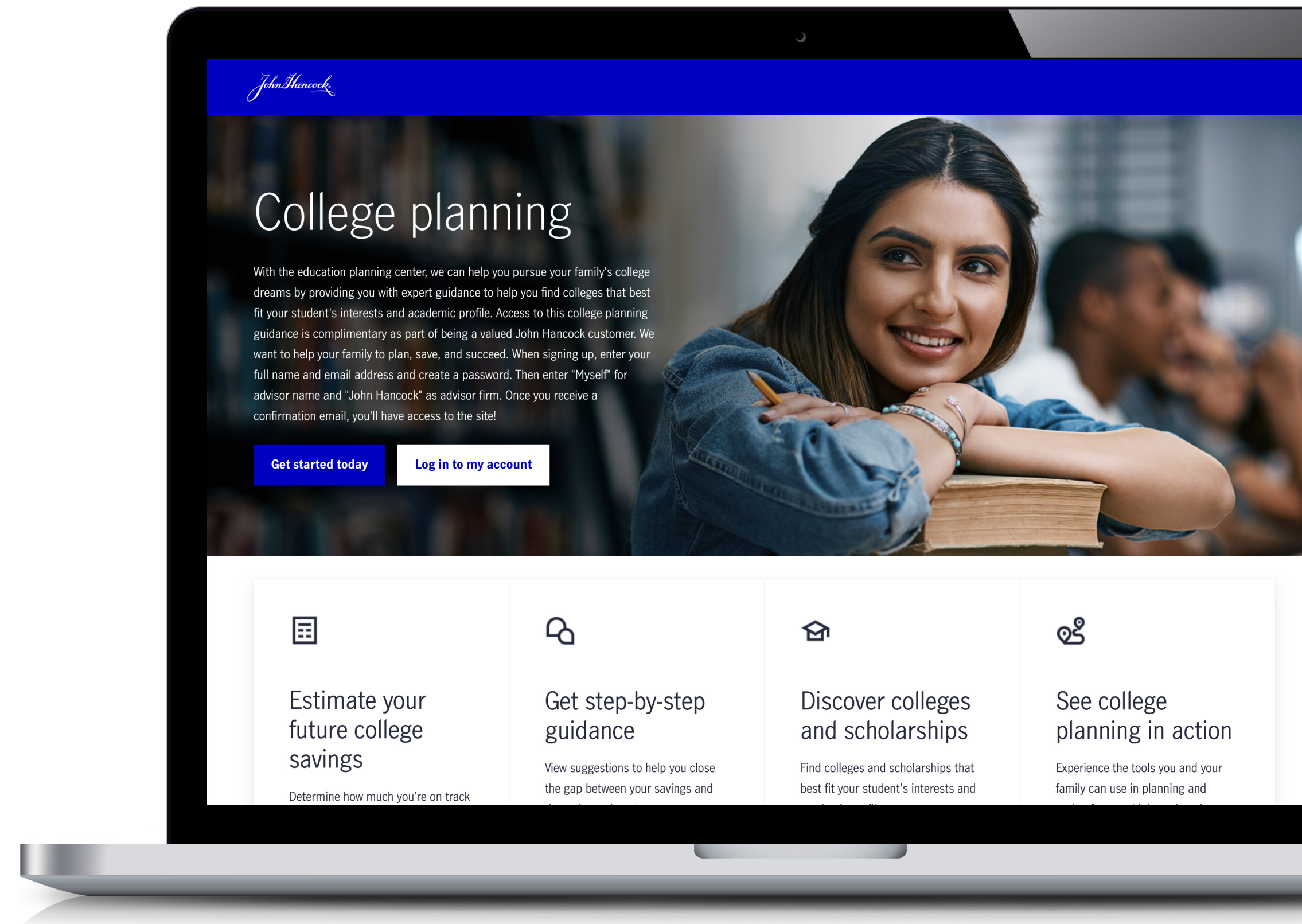
Making it easier for your family to plan, save, and succeed

We understand saving for a child's college education can be stressful. Sixty-three percent of our retirement plan participants would be interested in receiving help from their employer with education savings tools—and we want to help.³

Using college planning, you can:

- ✔ See estimated costs, including tuition, to help you determine how much you may need to save
- ✔ Search for schools, scholarships, and grants
- ✔ Track testing, scholarship, and admission deadlines

Learn more about [college planning](#).



A photograph of a middle-aged couple sitting at a wooden table in a cafe. The woman, with blonde hair and wearing a brown leather jacket over a green sweater, is holding a black coffee cup. The man, with brown hair and wearing a blue denim jacket, is laughing heartily with his hand on his forehead. On the table are two coffee cups, a small plate with a slice of cake, and a small black dish. The background is blurred, showing warm lights and the interior of the cafe.

Achieving retirement balance

Finding the right balance between living well today and preparing for retirement tomorrow can be challenging. For those nearing retirement—age 50 and older—we can help you make the most of your remaining working years, so your savings have a chance to grow and you're better prepared for the time you'll enjoy living off them.

With retirement right around the corner, get help:

- ✓ Reaching your savings goal and deciding how to live off your savings in retirement
- ✓ Learning how Social Security benefits are determined and what to consider before starting your benefits
- ✓ Navigating Medicare's different parts and how your lifestyle plays a role in your planning

Log in to your account and find the [Achieving retirement balance](#) tile to access exclusive tools, resources, and worksheets that can help you create a retirement strategy that works for you.



How can you get started today?

Visit myplan.johnhancock.com to access and explore the many tools and resources available to you.



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It is your responsibility to select and monitor your investment options to meet your retirement objectives. You should review your investment strategy at least annually. You may also want to consult your own independent investment or tax advisor or legal counsel.

John Hancock Personal Financial Services, LLC is an SEC registered investment adviser. John Hancock Personal Financial Services, LLC, 200 Berkeley Street, Boston, MA 02116.

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