



It's time to make some financial *resolutions*

What's the best way to stay on a successful financial path? Set achievable short-term goals and make small adjustments along the way. And when it comes to adjustments, the start of a new year is a natural time to make them.

We have some quick checklists to help you set and pursue your financial goals.



Create a budget



Protect the life you've worked hard to build



Add your financial priorities to your budget



Organize your financial documents



Take action to personalize your savings strategy



Review your finances the same day and time each month



🇸 Create a budget

How can a personal or household budget help you?



Fight the urge to splurge



Understand how much you need to cover monthly expenses



See what's left over for savings and treats

To get started with your budget, choose the method that's comfortable for you:

- ✔ Paper and pencil
- ✔ Find an app
- ✔ Consider using John Hancock's personal finance organizer¹

☑️ Add your financial priorities to your budget

What are your priorities?



Getting married?



Buying a home?



Planning a vacation?



Something else?

Consider taking these steps to help make your priorities a reality:

- ✔ Treat your goals as a regular monthly expense—try to set the money aside, and don't miss a payment (to yourself).
- ✔ Visit My Learning Center, complete a financial wellness assessment, and get a personalized action plan to help you address your biggest needs first.

📺 Take action to personalize your savings strategy

For many people, putting saving and investing on autopilot is the best way to build for important goals. Consider setting yourself up for success by taking one or both of the following actions. You may not even miss the money—but you'll like the way your savings could grow.

- ✔ Have a set amount—maybe \$25, \$50, or \$100—from each paycheck automatically deposited into a savings or investment account.
- ✔ Use our retirement planner to see where your retirement plan savings stand today, and find out how even a small adjustment can help get you to where you want to be.²

¹ Personal finance organizer is a data aggregation tool available to you through the John Hancock website. Personal finance organizer is only reflective of the accounts that you have linked. Additional information can be found in the important information document, available online. 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.



Personal finance organizer

Simplify and manage your financial life

Go to

myplan.johnhancock.com >
Personal finance organizer

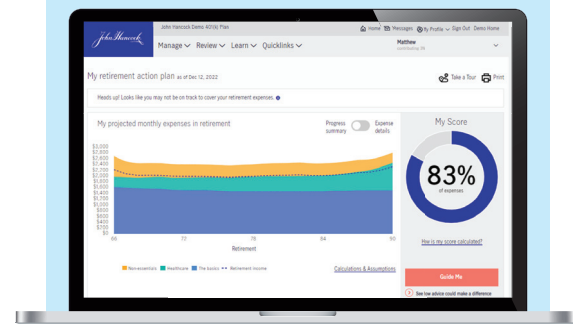


My Learning Center

Your plan for financial wellness

Go to

myplan.johnhancock.com >
My Learning Center



Go to

myplan.johnhancock.com >
Manage > My retirement planner



Help protect the life you've worked so hard to build

When it comes to financial security, reducing risk for yourself and your family is as important as building new wealth. We understand it can be hard to save for emergencies while you're also trying to save for retirement. Here are a couple of ideas you can consider applying today.

- ✔ Set up an emergency savings account to help cover any unexpected expenses and gain better peace of mind.
- ✔ To access or update your emergency savings account, visit myplan.johnhancock.com³



Organize your financial documents

Documents key to successful estate planning include:



Your will



Deeds



Trust agreements



Insurance policies

Make sure you and your loved ones know where all your crucial documents are and have ready access:

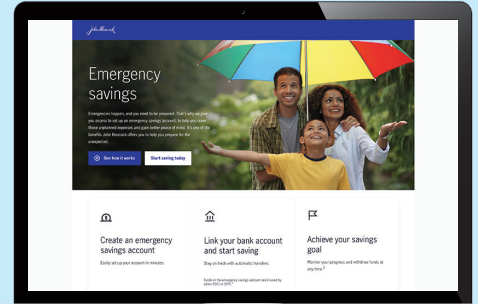
- ✔ Store them all together in one secure location
- ✔ Shred any documents you don't need or that are out of date
- ✔ Consider using electronic delivery for account statements and confirmations
- ✔ Log in to your retirement account at myplan.johnhancock.com and set your preferences



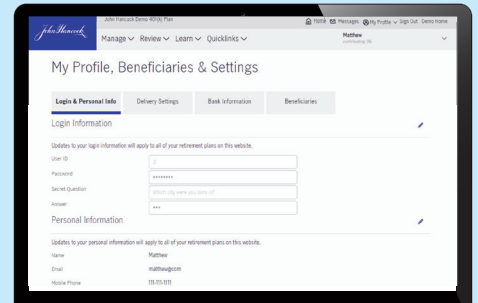
Review your finances the same day and time each month

Good financial habits can lead to a healthier financial life. Here's a simple, but powerful, one to consider:

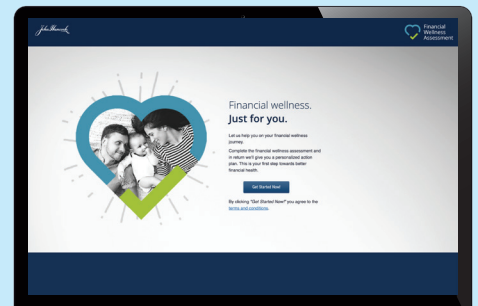
- ✔ Commit to concentrating on your finances, on the same date and at the same time, every month



Go to myplan.johnhancock.com > **Emergency savings**, if available through plan



Go to myplan.johnhancock.com > **Quicklinks > My Profile, Beneficiaries & Settings**

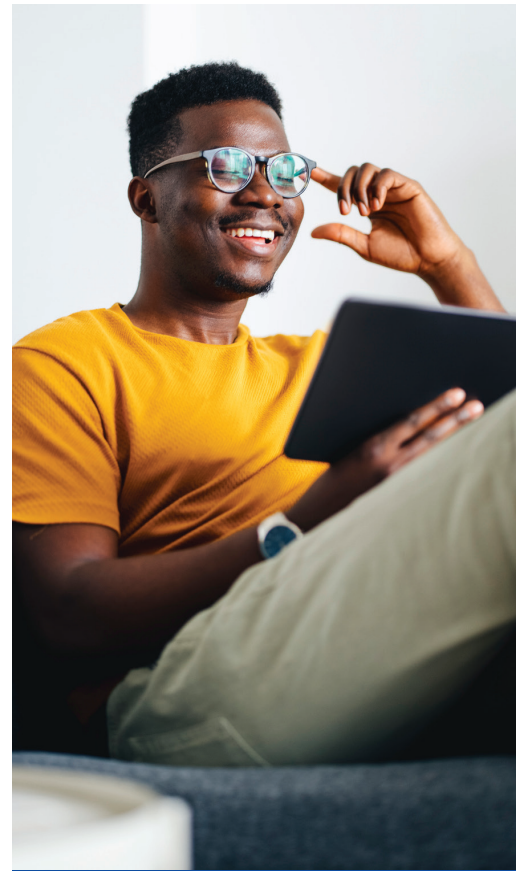


For more tips for building stronger financial habits, visit myplan.johnhancock.com > **Learn > My Learning Center**. And have a great year.

³ Emergency Savings is a product offered by John Hancock Personal Financial Services, LLC, an SEC investment adviser registered under the Investment Advisers Act of 1940.



Access your retirement plan anytime, anywhere, at myplan.johnhancock.com or on John Hancock's retirement app.



Investing involves risks, including the potential loss of principal. There is no guarantee an investment strategy will achieve its objectives. Past performance does not guarantee future results.

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