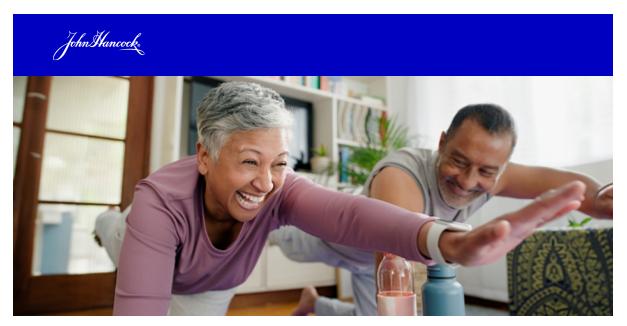
## Sample for illustration purposes only.



Ver en español

Hello,

What does financial well-being mean to you? Control over your day-to-day finances? Enjoying a comfortable retirement? Whatever your vision may be, our latest tip can help you create a plan to attain it.

## **Retirement-readiness tip**

Your retirement plan website isn't just for retirement. It offers many personalized tools and resources—at no additional cost to you—to help make managing your money easier, including:

- **Emergency savings**<sup>1</sup>—Easily set up and fund an emergency savings account for unexpected expenses
- **College planning**—Compare estimated costs, search for schools and scholarships, track testing and admission deadlines, and more

Ready to tackle your biggest financial priorities? Visit **My Learning Center** today at myplan.johnhancock.com and take your financial wellness assessment, then use the site's education resources and tools to help strengthen your financial well-being.

Get my wellness assessment

Stay connected and informed. Download John Hancock's retirement app.



1 Subject to plan availability. The emergency savings program is not intended for clients who need immediate access to assets in their account as they may not receive the proceeds from a withdrawal request for up to three business days after the withdrawal request is received. Emergency savings charges no advisory or maintenance fees and is a product offered by and a service provided by John Hancock Personal Financial Services, LLC, an SEC investment adviser. While the emergency savings service is accessible through your retirement plan website as an accommodation to you, it is a service that is completely independent of your retirement plan and, by providing access, neither your plan nor any plan fiduciary is recommending or endorsing the emergency savings service. The emergency savings account is not a tax-deferred account, and your retirement plan assets may not be invested in the emergency savings account. Apex (the account custodian), in its sole discretion, may sweep the cash in a client's cash account into and out of interest-bearing FDIC-insured deposit accounts opened by Apex at participating banks. Participating in the program does not guarantee that any or all of a client's cash account will be swept into a participating bank. FDIC insurance only applies to those assets in the cash account that are swept into a participating bank. Other assets in the cash account are not insured by the FDIC and have no bank or government guarantees but are instead covered up to \$250,000 by the SIPC, of which Apex is a member.

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