

# Explore John Hancock IRAs

You can choose from two John Hancock IRAs based on your investing style. Both are easy to open—either online or with one-on-one help—and are built to help keep you on track with your retirement saving and investing.

## Are you comfortable selecting and managing your own investments?

### **1** John Hancock Investments IRA

Follow your own strategy and choose your own investments—including target-date funds; a broad selection of stocks, bonds, and short-term funds; and socially responsible options.

- **Investments:** John Hancock mutual funds
- **Minimum required balance:** \$1,000
- **Cost:** \$15 annual maintenance fee, plus fund expenses<sup>1</sup>

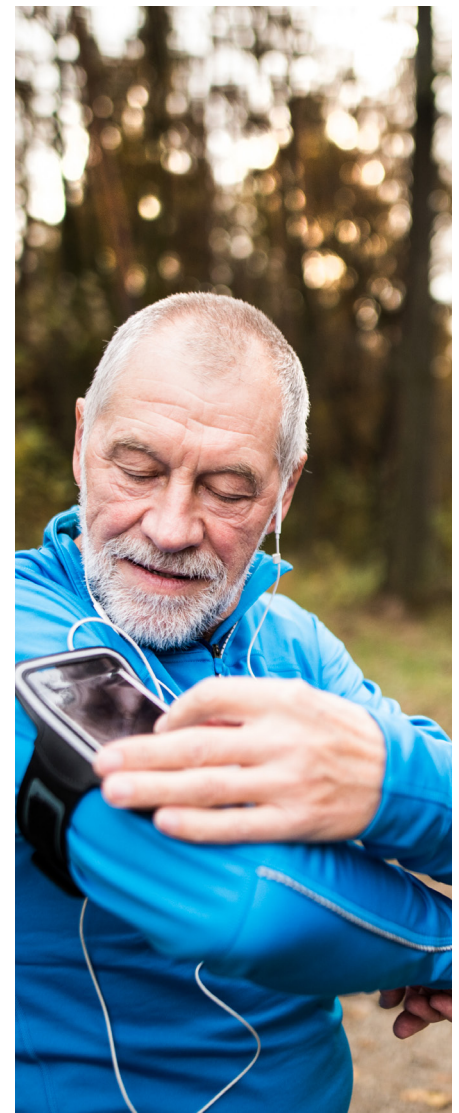
## Looking for personalized advice and professionals to manage your savings?

### **2** John Hancock Managed IRA

Receive a customized strategy, including investment selection, and have your account professionally managed for you.<sup>2</sup>

- **Investments:** funds from other providers
- **Minimum required balance:** \$5,000
- **Cost:** 0.5% annual program fee, \$4 monthly fee for accounts with less than \$50,000, plus fund expenses<sup>3</sup>

<sup>1</sup> Other account and investment-related fees and charges are applicable. <sup>2</sup> Although your account is monitored daily, there is no guarantee that your retirement goals will be met. You should review your investment strategy at least annually to ensure your goals meet your objectives. <sup>3</sup> The program fee covers investment advice, the ongoing management of the program's account assets, and the trade execution, clearance, settlement, and custodial services provided by Pershing. The program fee does not cover the fees and expenses of underlying investments.



As a thank you for being a Manulife John Hancock Retirement customer, all sales charges will be waived when you move your money to a John Hancock IRA.

## Important facts about your IRA rollover

**The impact of taxes**—When you request a rollover, the money is sent directly from your retirement plan to the new rollover IRA, and you generally won't pay taxes on that money—or the IRS 10% early withdrawal penalty. If you have an outstanding 401(k) loan, it must be paid prior to the rollover (or any distribution)—otherwise, taxes and penalties may apply.



### Resources at your fingertips

Call **866-401-2472** to talk with a specialist who can:

- Answer your questions
- Review your options
- Help select and set up your John Hancock IRA
- Provide special assistance for loans or Roth savings
- Introduce you to your plan's financial professional (if applicable)

Request a prospectus or summary prospectus from your financial professional by visiting [jhinvestments.com](https://www.jhinvestments.com). The prospectus includes investment objectives, risks, fees, expenses, and other information that you should consider carefully before investing.



There are advantages and disadvantages to all rollover options. You are encouraged to review your options to determine if staying in a retirement plan, rolling over to an IRA, or another option is best for you.

Clients should carefully consider a fund's investment objectives, risks, charges, and expenses before investing. To request a prospectus or summary prospectus with this and other important information, visit [jhinvestments.com](https://www.jhinvestments.com).

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**Call us. We're here to help!**

Talk to our team of specialists at **866-401-2472**, Monday through Friday, from 8:30 A.M. to 7:00 P.M., Eastern time.