



Personalize your plan for retirement

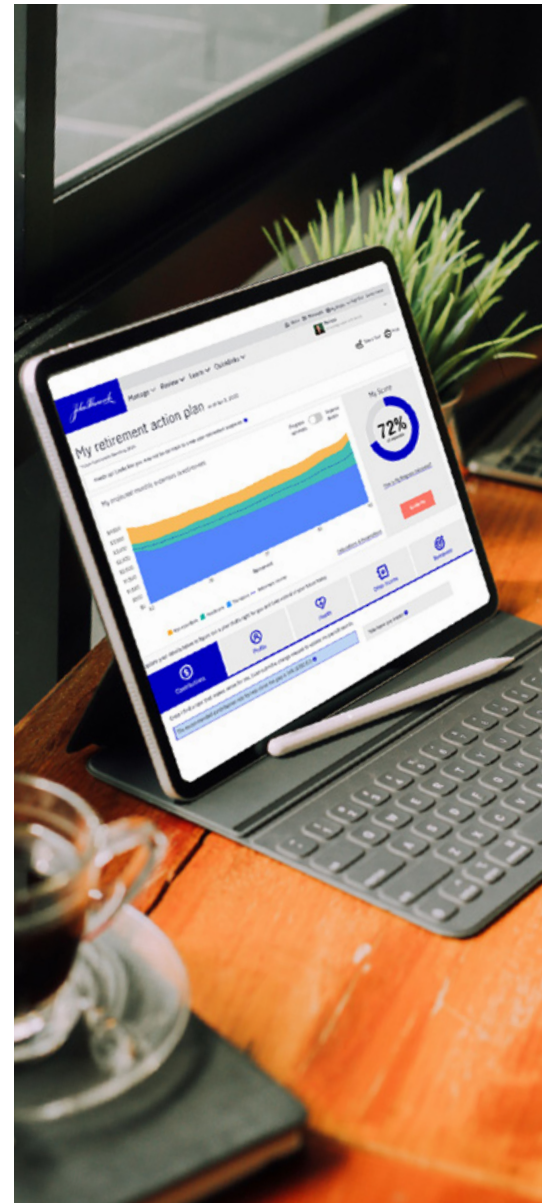
Ever wonder just how much you'll need to afford *your* retirement lifestyle?

The **retirement planner**, available from your homepage, **myplan.johnhancock.com**, or John Hancock's retirement app, helps you create a plan to meet your goals. It shows your estimated income in retirement, your unique projected spending, and your progress toward having your savings meet your needs. Best of all, it can help you develop a strategy to stay—or get—on track.

We start out with the information we have about you, and then you can make the 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 information, and more!

Knowing now what your future could look like can help you make more informed decisions about how much you should be saving today to help plan for your tomorrow.



Access the retirement planner on **myplan.johnhancock.com** or on John Hancock's retirement app.



Get the app

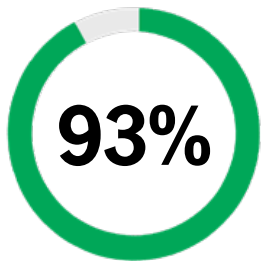
It's your future—make it your own!

Explore different ways to manage your retirement plan strategy and model how different scenarios may affect your ability to pay for your projected retirement expenses.



Note: Projected retirement income and expenses in the retirement planner are hypothetical and for illustrative purposes only. Please refer to the participant's website for the assumptions used to calculate these projections. 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, investment objectives may not be achieved. All investments carry some degree of risk and past performance is no guarantee of future results.

Did you know?



Ninety-three percent of retirement plan savers say receiving projections of their estimated retirement expenses and income would help them save more.¹

Take a look at your personalized retirement planner

1 What will your retirement expenses look like?

Your spending is generally bucketed into three categories:

- nonessential items
- medical care
- the basics

2 What will be your income?

Your estimated retirement income is represented by the dotted line and is based on your current savings and any future contributions.

3 Analyze your projections

Hover anywhere to see your projected income and expenses for the year.

4 Dig into the details

Switch to "Expense details" to see a more granular breakdown of your projected expense needs.

5 Are you on track?

See how your score is calculated and whether you're expected to cover your expenses in retirement.

6 Understand the calculations and assumptions

Learn how the tool uses the information you provide (and standard assumptions) to come up with your personalized projections.

7 Guide me

Get personalized tips to help you reach your retirement goal and improve your overall financial wellness.

8 Personalize your projections

Input more information about yourself in each tab to fine-tune your projections in real time.

¹ In November 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.



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The projected retirement income estimates for your current John Hancock accounts, future contributions, employer contributions (if applicable), and other accounts set aside for retirement; the projected retirement expense estimates based on proprietary algorithms and predictive analytics; and your retirement readiness score/calculation results from a comparison of your projected income and projected expenses in retirement are hypothetical, for illustrative purposes only, and do not constitute investment advice. Please review the calculations and assumptions section for additional details. When calculating your retirement readiness, you should always consult with your personal financial and legal advisors. 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.

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