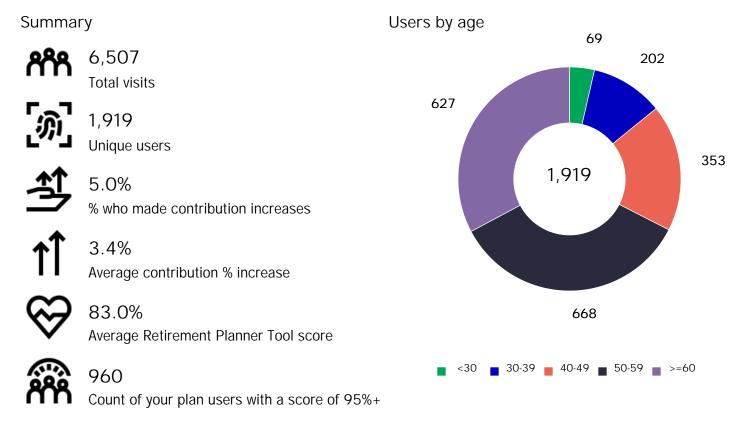
Retirement Planner Tool usage report

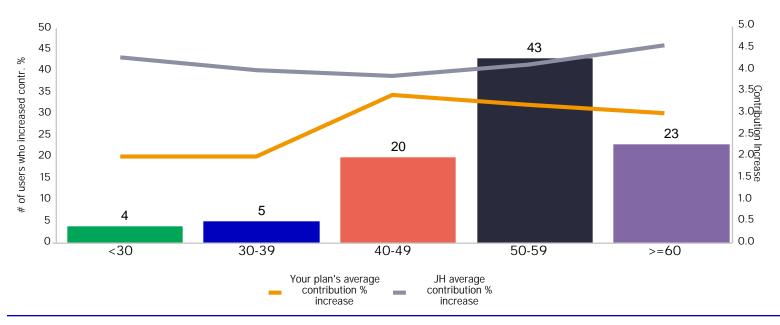
SAMPLE 401(k) Plan



As of March 4, 2023



Contribution increases by age



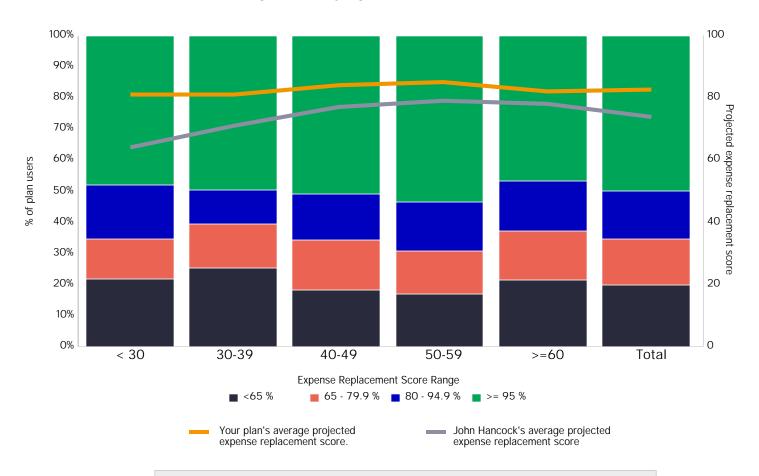
This report is intended to be used for informational purposes only. The information presented in this report has been extracted from Retirement Planner Tool user data for SAMPLE and summarized to produce this report for you. This report gives aggregate-level information regarding your plan(s) and is not intended to be used to identify individual plan participants.

Retirement Planner Tool usage report

SAMPLE 401(k) Plan

As of March 4, 2023

Retirement Planner Tool average score by age



To come up with the score, we compare projected total savings at retirement with projected total monthly expenses during retirement. Experience may vary and will depend on various factors, including actual returns and withdrawal rates before and after retirement.



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The projected retirement income estimates for 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 the retirement readiness score/calculation results from a comparison of 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 on the participant website for additional details. When calculating retirement readiness, participants should always consult their 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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