Manulife Investments | John Hancock

Market Dynamics

Small contributions can have a big *impact* on your goals

Did you know that Social Security currently covers only about 30% of retirees' income?[1] This means you have to come up with the other 70% of the income you'll need in retirement.

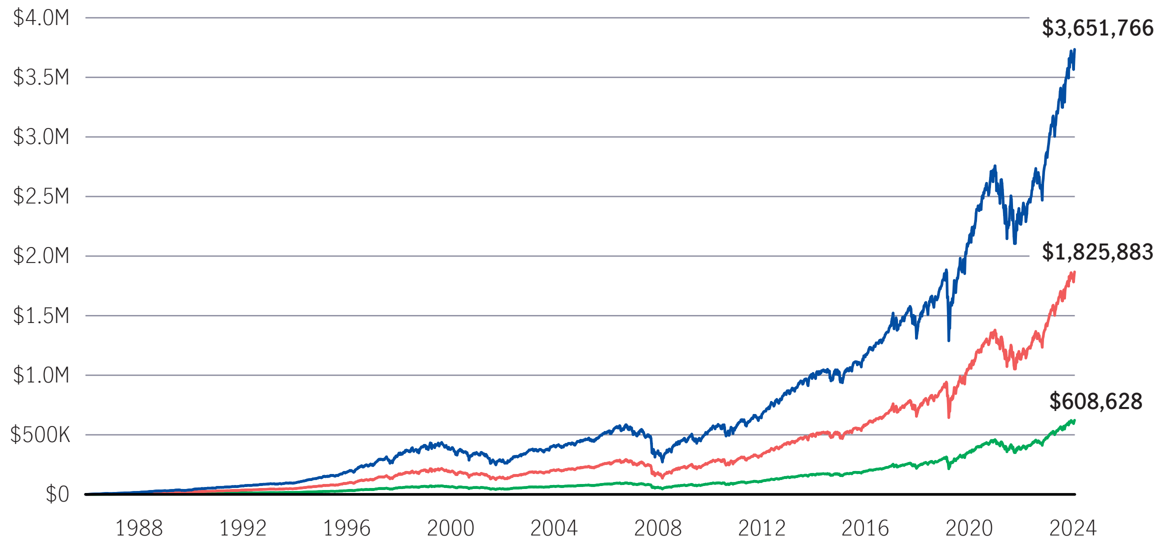
A comfortable retirement requires planning

You don't need to contribute a lot of money to retire comfortably, but you do need a systematic approach to saving and investing. Your 401(k) plan can help you do just that, with contributions taken from each paycheck. The sooner you start contributing, the more time you give your savings to help you reach your retirement savings goal.

Your company's retirement plan can help you meet your income needs in retirement.

Over time, small contributions can grow

Here's are a few hypothetical examples of how compounding growth could work for plan contributions of various sizes. Let's assume the biweekly contributions were invested in the stock market over 35 years, from December 31, 1986, through December 31, 2024. Although the stock market went up and down quite a bit in this time period, you can see how regular contributions can grow over time. By December 31, 2024, with contributions of $50, $150, and $300, your account balance could have grown to $608,628, $1,825,883, or $3,651,766, respectively.



This hypothetical example is for illustrative purposes only. S&P 500 Index, Morningstar Direct Assumptions: Biweekly investment of $50, $150 and $300 into the S&P 500 Index on 12/7/86 through 12/31/24. Indexes are unmanaged and cannot be invested in directly. **You should always keep in mind, however, that you cannot count on the market to behave the same way in the future as it has in the past. This example, while a helpful way to evaluate your investment options, should not be considered a predictor of future performance.** The S&P 500 Index has been used as a representation of the stock market. The S&P 500 Index tracks the performance of 500 of the largest publicly traded companies in the United States. It is not possible to invest directly in an index.

When investing for the long term, try not to react to short-term drops in the market.

Your retirement is a long-term goal, so to avoid making short-term decisions, continue contributing and consider leaving your money in the market to give your savings a chance at long-term growth.

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1 "Social Security Fact Sheet," U.S. Social Security Administration.

For complete information about a particular fund, please read the fund prospectus. You should carefully consider an investment option's objectives, risks, charges, and expenses before investing. The prospectus contains this and other important information about the investment option and investment company. Please read the prospectus carefully before you invest or send money. Prospectuses may only be available in English.

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It is your responsibility to select and monitor your investment options to meet your retirement objectives. You might want to review your investment strategy at least annually. You may also want to consult your own independent investment or tax advisor or legal counsel.

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