



# Keep your finances *in shape* and on track

Your body needs routine care to stay in top form, and so do your finances. Use these steps—and the tools available at [myplan.johnhancock.com](https://myplan.johnhancock.com)—to make sure your finances look good.

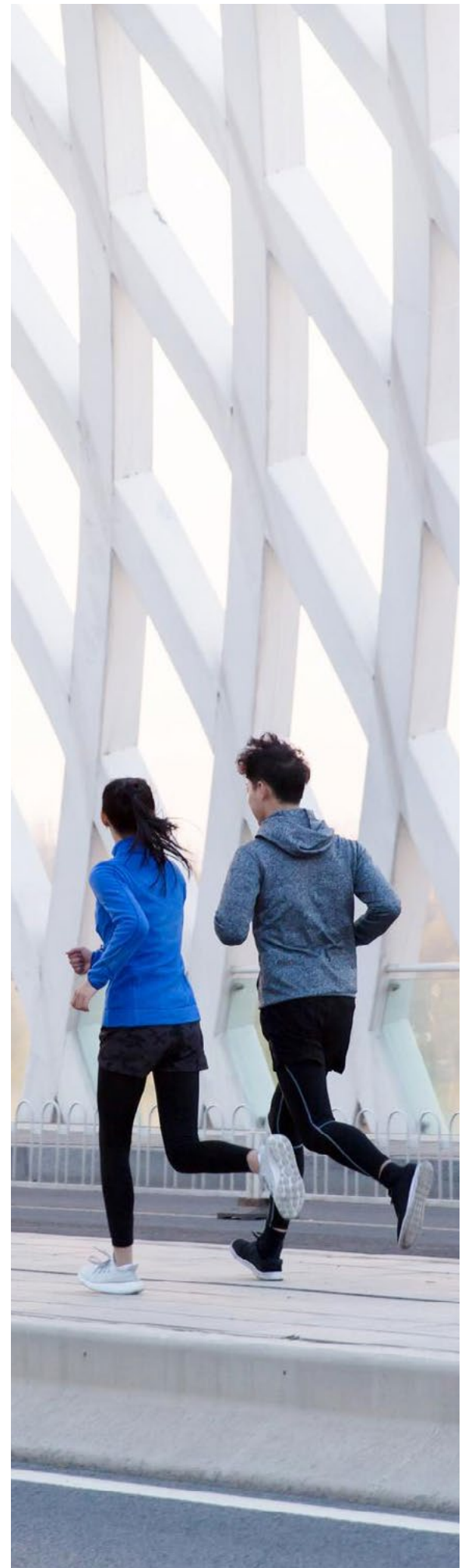
## **1** Assess your financial situation

Understanding your financial strengths and weaknesses can help you take control of your financial situation. Take the financial wellness assessment at **My Learning Center** to uncover your financial priorities and get your personalized action plan to improve your finances.

## **2** Review your budget and spending

Your expenses and spending patterns can change over time, especially when the costs of goods and services increase. Routine reviews help you stay on top of your budget. Get a clear picture of your finances with the **personal finance organizer**.<sup>1</sup> You can link all your accounts to see your entire financial picture in one place—then set savings and budgeting goals.

<sup>1</sup> Based on plan availability. The personal finance organizer is a data aggregation tool available to you through the John Hancock website. The personal finance organizer is only reflective of the accounts that you have linked. Additional information can be found in the “Important information” document, available online.



### 3 Start or rebuild your emergency savings

Did you dip into your emergency savings to manage through an unexpected expense? If so, that's what it's there for—to help you through an emergency without having to borrow from credit cards, banks, friends, or family.

Remember to replenish it to prepare for the next emergency, whenever it may come. Consider setting up an automatic fund transfer from your bank account into a separate emergency savings account, so you're not tempted to spend it. John Hancock's **emergency savings tool** can help.<sup>2</sup>

### 4 Manage your debt

Look at your outstanding debts and identify:

- How much you owe and to who
- The interest rates you're paying
- If you're making the minimum payment or more

The **personal finance organizer** can help manage your debts, too. Consider paying more than the minimum amount if your debt is causing you stress or becoming a large part of your budget.

### 5 Save for your retirement

Now that you're organized and protected from the unexpected, you can focus on your long-term goals, such as retirement, by continuing to save and invest. Contributing to your workplace retirement plan is one of the easiest ways to prepare for your financial future.

Use the **retirement planner** if you're unsure how much to save.<sup>3</sup> It'll show you your projected spending in retirement, so you can see how much you need to save today.



<sup>2</sup> Based on plan availability. Emergency savings is a product offered by John Hancock Personal Financial Services, LLC, an SEC investment adviser registered under the Investment Advisers Act of 1940. <sup>3</sup> The projected retirement income estimates for your current John Hancock accounts, future contributions, employer contributions (if applicable), and other accounts set aside for retirement used in this calculator are hypothetical, for illustrative purposes only, and do not constitute investment advice. 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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