



# Keep your finances *in shape* and on track

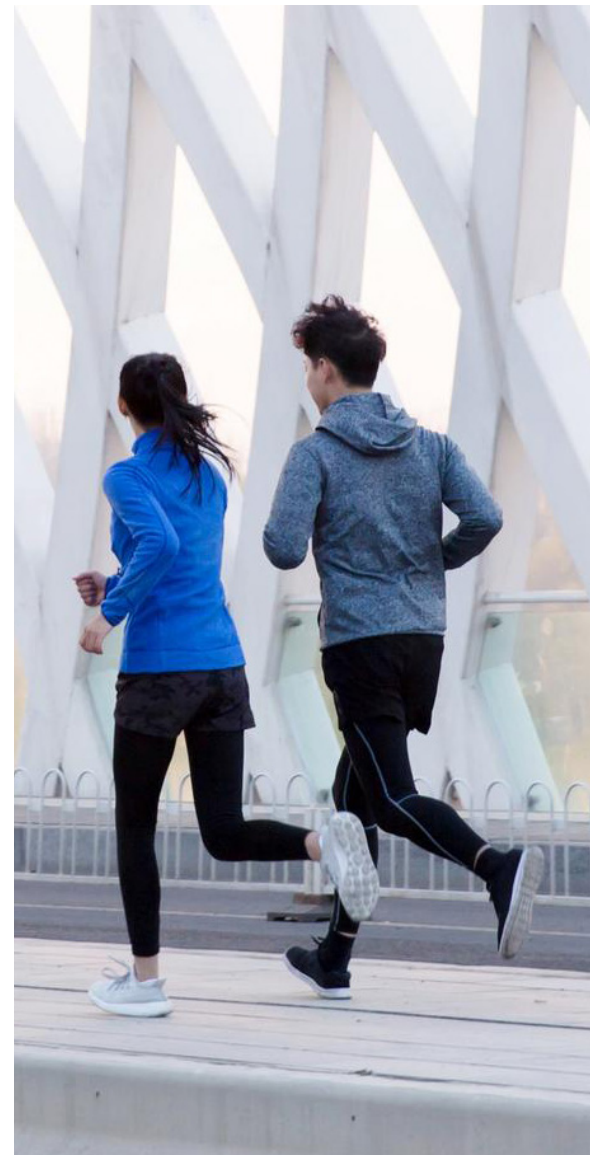
Your body needs routine care to stay in top form, and so do your finances. Use these steps—and the tools available at [myplan.johnhancock.com](https://myplan.johnhancock.com)—to strengthen your financial health.

## **1** 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 our **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.

## **2** Build your emergency savings

An emergency fund is money you set aside to handle unexpected expenses without having to borrow from credit cards, banks, friends, or family. 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>



**Understand where you  
are today**

Visit the My Learning Center tile  
on your account homepage at  
[myplan.johnhancock.com](https://myplan.johnhancock.com)

## 3 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

Our **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.

## 4 Create an estate plan

Who will make decisions for you if you can't? Who should get your possessions? An estate plan communicates your wishes after your death or if you're unable to speak for yourself.

Without a plan, the courts may decide for you—and they may not make the same decisions you would.

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



**1** 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. **2** 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. The emergency savings program is not intended for clients who need immediate access to assets in their account as they may not receive the proceeds from a withdrawal request for up to three business days after the withdrawal request is received. Emergency savings charges no advisory or maintenance fees and is a product offered by and a service provided by John Hancock Personal Financial Services, LLC, an SEC investment adviser. While the emergency savings service is accessible through your retirement plan website as an accommodation to you, it is a service that is completely independent of your retirement plan and, by providing access, neither your plan nor any plan fiduciary is recommending or endorsing the emergency savings service. The emergency savings account is not a tax-deferred account, and your retirement plan assets may not be invested in the emergency savings account. Apex (the account custodian), in its sole discretion, may sweep the cash in a client's cash account into and out of interest-bearing FDIC-insured deposit accounts opened by Apex at participating banks. Participating in the program does not guarantee that any or all of a client's cash account will be swept into a participating bank. FDIC insurance only applies to those assets in the cash account that are swept into a participating bank. Other assets in the cash account are not insured by the FDIC and have no bank or government guarantees but are instead covered up to \$250,000 by the SIPC, of which Apex is a member. **3** 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.

The content of this presentation is for general information only and is believed to be accurate and reliable as of the presentation date, but may be subject to change. It is not intended to provide investment, tax, plan design, or legal advice (unless otherwise indicated). Please consult your own independent advisor as to any investment, tax, or legal statements made.

John Hancock Retirement Plan Services LLC provides administrative and/or recordkeeping services to sponsors or administrators of retirement plans through an open-architecture platform. John Hancock Trust Company LLC, a New Hampshire non-depository trust company, provides trust and custodial services to such plans, offers an Individual Retirement Accounts product, and maintains specific Collective Investment Trusts. Group annuity contracts and recordkeeping agreements are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA (not licensed in NY), and John Hancock Life Insurance Company of New York, Valhalla, NY. Product features and availability may differ by state. All entities do business under certain instances using the John Hancock brand name. Each entity makes available a platform of investment alternatives to sponsors or administrators of retirement plans without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, each entity does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity. Securities are offered through John Hancock Distributors LLC, member FINRA, SIPC.

NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.

© 2024 John Hancock. All rights reserved.

MGS-P587614-GE 5/24 -587614



### Keep your account at your fingertips

Access your retirement plan on [myplan.johnhancock.com](https://myplan.johnhancock.com), or on John Hancock's retirement app.



MGR0508243566988 | 587614