



# Keep your finances *in shape* and on track

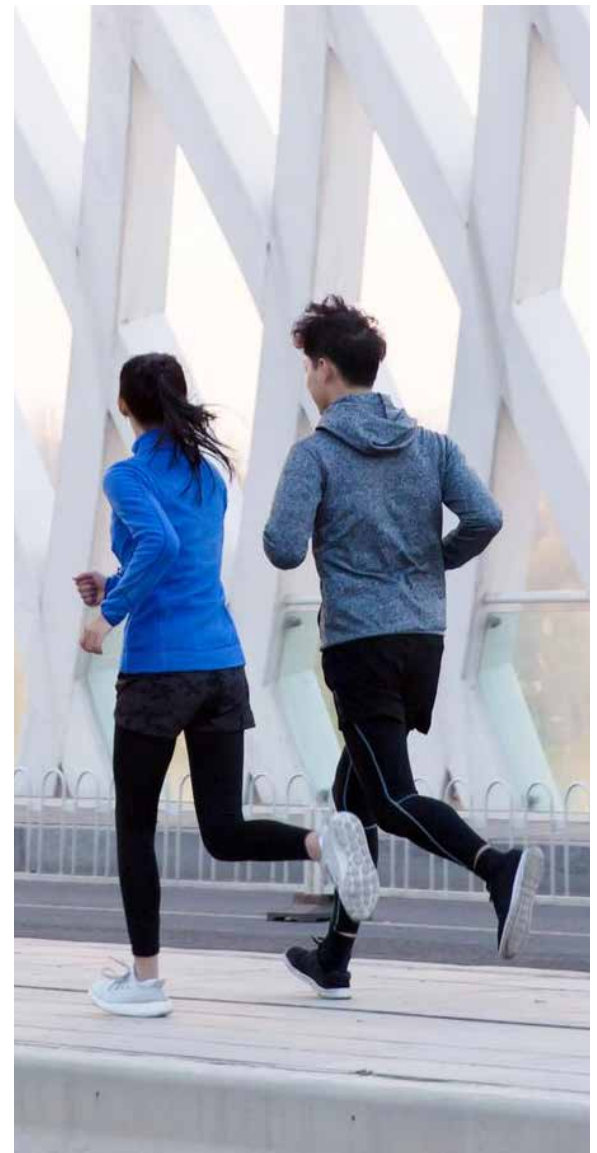
Your body needs routine care to stay in top form, and so do your finances. Use these steps—and the tools available at [myplan.johnhancock.com](https://myplan.johnhancock.com)—to strengthen your financial health.

## **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.

## **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 Retirement's **emergency savings tool** can help.<sup>1</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

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>2</sup> It will show you your projected spending in retirement so you can see how much you need to save today.



Keep your account at your fingertips

Access your retirement plan on [myplan.johnhancock.com](https://myplan.johnhancock.com), or on our retirement app.



<sup>1</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. 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. <sup>2</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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