It's about time

Your participant engagement program

MGR0228232756192

TOP BLAN OPONOOD HOT ONLY NOT FOR HOT WITH BLAN PARTICIPANTO

Q1 Q1	2 Q3	Q4
-------	------	----

Financial well-being quarterly			
678 delivered	595 delivered	702 delivered	716 delivered
160 opens	190 opens	175 opens	201 opens
80 clicks	70 clicks	92 clicks	102 clicks

Journey based outreach (engage)			
50 delivered	45 delivered	43 delivered	47 delivered
15 opened	20 opened	15 opened	19 opened
6 who enrolled	8 who enrolled	5 who enrolled	11 who enrolled
3.5 % Ave contribution rate	4.2% Ave contribution rate	4% Ave contribution rate	3.5% Ave contribution rate

John Hancock.

2

It's about time: results

Q1	Q2	Q3	Q4	
Journey based outreach (save)				
302 delivered	356 delivered	297 delivered	267 delivered	
97 opened	103 opened	64 opened	46 opened	
31 who increased rate	20 who increased rate	15 who increased rate	21 who increased rate	
4% Average contribution increase	4.1% Average contribution increase	3.3% Average contribution increase	2% Average contribution increase	
Journey based outreach (plan)				
157 delivered	178 delivered	174 delivered	265 delivered	
57 opened	60 opened	30 opened	34 opened	
19 who completed retirement planner	22 who completed retirement planner	10 who completed retirement planner	7 who completed retirement planner	

John Hancock.

It's about time: results

Webinar attendance		
Q1	# registered	# attended
Goal setting—planning for the year ahead (English)	25	18
Goal setting—planning for the year ahead (Spanish)	4	2
Investing in your retirement (English)	22	13
Investing in your retirement (Spanish)	3	3
Q2	# registered	# attended
Student debt and retirement savings (English)	15	6
Student debt and retirement savings (Spanish)	2	1
Smart money moves (English)	31	22
Smart money moves (Spanish)	1	0
Q3	# registered	# attended
Navigating Social Security (English)	52	37
Navigating Social Security (Spanish)	6	5
Q4	# registered	# attended
National 401(k) Day (English)	15	6
National 401(k) Day (Spanish)	1	1
Making sense of Medicare (English)	62	43
Making sense of Medicare (Spanish)	7	5

John Hancock.

Important disclosures

The content of this document is for general information only and is believed to be accurate and reliable as of the posting 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.

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.

Participation in John Hancock Personalized Retirement Advice (Retirement Advice) does not guarantee investment success. Investing involves risks, including the potential loss of principal. Fees for this service are based on a tiered schedule and vary by account balance. For more information, consult the Retirement Advice investment advisory agreement. John Hancock Personal Financial Services, LLC (JHPFS), an SEC registered investment adviser and affiliate of John Hancock Retirement Plan Services LLC (JHRPS), is the investment manager of the Retirement Advice program. JHPFS has selected Morningstar Investment Management LLC, a registered investment adviser and wholly owned subsidiary of Morningstar, Inc., to act as the independent financial expert (as defined in the U.S. Department of Labor's Advisory Opinion 2001-09A) for Retirement Advice. JHPFS monitors Morningstar Investment Management's performance. Morningstar Investment Management LLC is not affiliated with JHRPS, JHPFS, or affiliates. JHPFS acts as a fiduciary with respect to the management of Retirement Advice investments.

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 provides trust and custodial services to such plans. 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.

© 2023 John Hancock. All rights reserved.

John Hancock