



## Looking for an easier way to plan for retirement?

We have one—the John Hancock Personalized Retirement Advice (Retirement Advice) program that's available through your John Hancock plan.

With Retirement Advice, you can take advantage of a personalized saving and investing strategy that is tailored to you and your financial situation. And you also get the benefit of having your John Hancock retirement account professionally managed for you.

Check out this [short video](#) to see how personalized advice could make a difference for your future.

Get started by logging in to [myplan.johnhancock.com](https://myplan.johnhancock.com), select **Retirement Advice** from the **Learn** drop-down menu and then click on **View recommendations**.

[Find out more](#)

You also have a special opportunity to experience Retirement Advice at no cost to you for the first three months.<sup>1</sup>

**Questions?** Call John Hancock at [855.969.5737](tel:855.969.5737), Monday through Friday, from 9:00 A.M. to 6:00 P.M., Eastern time.



<sup>1</sup> If you do not wish to continue with John Hancock Personalized Retirement Advice (Retirement Advice) after the fee waiver period expires, you must notify John Hancock Personal Financial Services LLC by calling 855-969-5737 within 90 days of your enrollment. If John Hancock does not receive notification of your desire to discontinue Retirement Advice by that date, you will begin to accrue monthly fees. The cost of professional management is based on your account balance; for example, if you have \$25,000 in savings, the estimated management fees would be around \$11 per month. Fees are paid directly from your account so there is no reduction in your take-home pay, and you can cancel at any time. A full fee schedule is provided in the Retirement Advice investment advisory agreement.

Subject to plan availability, 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.

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