Get three months of *personalized* retirement advice at no cost to you

As part of your retirement plan with <plan sponsor name>, you have access to **John Hancock Personalized Retirement Advice (Retirement Advice)**, which can help make saving and investing easier for you. It includes:

- **Ongoing professional management** of your retirement account
- **A personalized saving and investing strategy**
- **Independent advice** that's always in your best interest
- **Withdrawal recommendations** as your retirement nears

And if you sign up by **[deadline]**, you'll be able to experience this program at **no cost to you for three months**.[1]

Scan the QR code or visit myJHplan.com/advice and sign up today.

Retirement planning just got *easier*

See other side for details

P.O. Box 940
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Once enrolled in John Hancock Personalized Retirement Advice (Retirement Advice), John Hancock Personal Financial Services, LLC will manage your account by allocating and rebalancing investments for you.

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