



Expand the power of your retirement plan with *savings* and *investment* advice

Discover how John Hancock Personalized Retirement Advice could help your participants

John Hancock Personalized Retirement Advice (Retirement Advice) helps your employees select and manage their retirement plan investments—and provides them with ongoing, professional management of their retirement account.

What are the benefits to your organization?

- High-quality managed account program that you can make available at no additional cost to you, regardless of your plan size
- Proactive communications to advise participants on their progress toward their retirement goals
- Helps participants who need advice

What are the benefits to your employees?

- Helps make retirement planning easier
- Offers ongoing, professional account management
- Provides independent advice based on age, account balance, and other factors
- Gives participants a comprehensive view of their savings and projected retirement income
- Tailors recommendations to participants and their financial situation

What about the costs to your participants?

- Annual program fees are based on a tiered schedule and can range from 0.50% to 0.20%, depending on the participant's account balance (e.g., if the balance is \$25,000, the estimated monthly fee would be around \$11 ($\$25,000 \times 0.50\%/12$))
- Program fees are deducted directly from an employee's account
- Employees can cancel at any time without penalty
- Employees can experience Retirement Advice during a three-month period to see if it's right for them—at no charge¹



87% of workers say that having their retirement savings professionally managed would have a significant impact on how prepared they feel for retirement.²



Questions?

If you have any questions about Retirement Advice, please contact your John Hancock representative.



1 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. A full fee schedule is provided in the enclosed Retirement Advice investment advisory agreement. **2** In August 2021, John Hancock commissioned our eighth annual financial stress survey with the respected research firm Greenwald & Associates. An online survey of 1,162 workers was conducted between 8/4/21 and 9/3/21 to learn more about individual stress levels, their causes and effects, and strategies for relief. Greenwald & Associates and John Hancock are not affiliated, and neither is responsible for the liabilities of the other.

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.

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