



Would you like help planning for retirement? If you'd prefer to not go it alone when it comes to selecting and managing your investments, John Hancock Personalized Retirement Advice (Retirement Advice) may be a great fit.

Offered by John Hancock, the Retirement Advice program includes:

- Personalized saving and investing strategy
- Customized mix of investments tailored to your needs and goals
- Ongoing management of your retirement account
- Guidance on how much you may need to save
- Withdrawal recommendations as your retirement nears

You can view the impact Retirement Advice could have on your investment mix and risk level. Log in to [myplan.johnhancock.com](https://myplan.johnhancock.com), select **Retirement Advice** from the **Learn** drop-down menu, then click on **View recommendations**.

[View my strategy](#)

**Questions?** Call John Hancock at 855-969-5737, Monday through Friday, from 9:00 A.M. to 6:00 P.M., Eastern time.



Once enrolled in the John Hancock Personalized Retirement Advice (Retirement Advice) program, John Hancock Personal Financial Services, LLC (JHPFS) will manage your account by allocating and rebalancing investments for you.

Participation in John Hancock Personalized Retirement Advice (Retirement Advice) does not guarantee investment success. All investing involves risk, including possible loss of principal. Fees for this service are based on a tiered schedule and vary by account balance. For more information, consult the John Hancock Personalized Retirement Advice Investment Advisory Agreement. John Hancock Personal Financial Services, LLC (JHPFS), a 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 advisor 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 its 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 New York), and John Hancock Life Insurance Company of New York, Valhalla, New York. 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 such company 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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