From: John Hancock <info@retirement.johnhancock.com>

Subject: Get 3 months of advice at no cost. Sign up by <sign up date>

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Find out if Retirement Advice is right for you

Sign up by **<sign up date>** to experience John Hancock Personalized Retirement Advice (Retirement Advice) at **no cost to you for three months**.[1] We're waiving the program fees to give you time to experience how personalized, professional management of your retirement account can help you make progress toward your retirement goals—and to decide if it's a good fit for you.

Getting started is easy

1 Log in to your account.
2 Choose **Retirement Advice** from the **Learn** drop-down menu.
3 Select **View recommendations**.

Get started now

After the first three months, the cost of the program is based on your account balance. For example, if you have $25,000 in savings, the estimated monthly fees would only be about $11. Ongoing, the fee will be paid directly from your John Hancock account, so there's no reduction in your take-home pay, and you can cancel at any time.

Questions? Give us a call at 855-969-5737, Monday through Friday, from 9:00 A.M. to 6:00 P.M., Eastern time.

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. 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.

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NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.

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