



# Make the most out of your retirement plan *benefit*

**Help improve your financial well-being**

Next

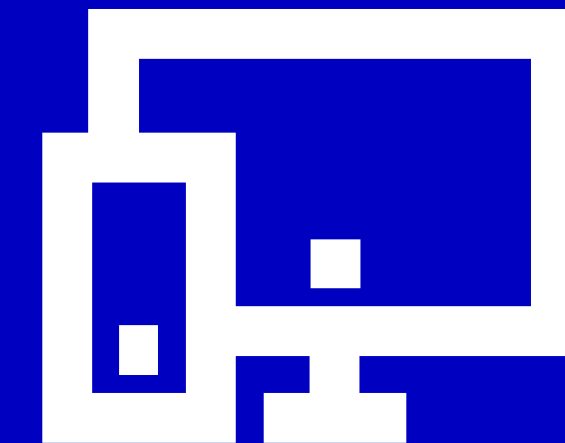


# *Who's* Manulife John Hancock Retirement?

At Manulife John Hancock Retirement, we believe workplace retirement plans are Americans' best chance to save for the retirement they want. We take it further than that by offering you personalized tools and guidance to help you create a plan to meet your financial goals—for today and tomorrow.

As your retirement plan provider, we help you plug into the power of your plan so you can achieve your unique financial goals and create a plan for:

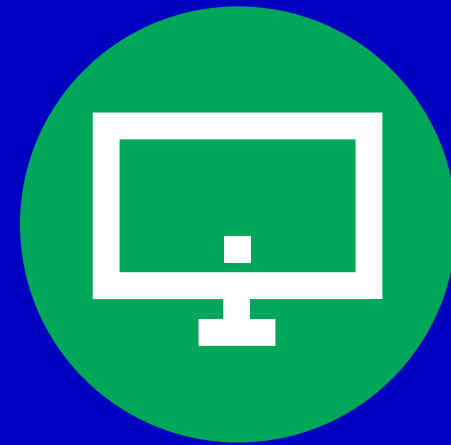
- ✔ **Saving**—Enroll in your retirement plan quickly and easily
- ✔ **Retirement income and spending**—View your projected retirement expenses, your progress toward covering them, and what you can do to help improve your strategy
- ✔ **Investing**—Choose the investments that align with your risk profile
- ✔ **Financial well-being**—Access tools and resources to help improve your financial well-being



Take advantage of all  
your retirement plan  
has to offer at  
[myplan.johnhancock.com](https://myplan.johnhancock.com).

# *Accessing your retirement account*

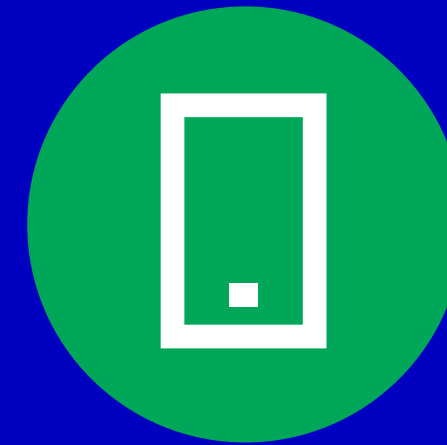
Connect with your retirement accounts and our tools and resources on both your desktop and mobile device. Hover over each icon to learn more.



## **Desktop**

Visit [myplan.johnhancock.com](https://myplan.johnhancock.com) and register your account by providing an email address and mobile phone number.

**Watch this video for a walk-through**



## **Mobile app**

Download our mobile app to safely manage your retirement account anytime, anywhere.

**Check out our retirement app**



## **Want help?**

Call our associates for one-on-one support to help you enroll, combine your accounts,<sup>1</sup> and make decisions as you transition jobs.

**Learn more about one-on-one help**

<sup>1</sup> As other options are available, you are encouraged to review whether consolidating accounts, staying in a retirement plan, rolling over into an IRA, or another option is best, as there are advantages and disadvantages to each.





# *Personalize your* plan for retirement

The retirement planner<sup>2</sup> shows you your estimated income in retirement, your projected spending, and your progress toward having your savings meet your projected needs.

You'll see a year-by-year breakdown of your projected retirement income and expenses, including:

- ✔ Basic expenses, such as housing and food
- ✔ Healthcare costs
- ✔ Nonessential expenses, such as travel and entertainment

<sup>2</sup> The projected retirement income estimates for your current Manulife John Hancock Retirement accounts, future contributions, employer contributions (if applicable), and other accounts set aside for retirement used in this calculator are hypothetical, for illustrative purposes only, and do not constitute investment advice. Results are not guaranteed and do not represent the current or future performance of any specific account or investment. Due to market fluctuations and other factors, it is possible that investment objectives may not be met. Investing involves risks, and past performance does not guarantee future results.



## It's your future—make it your own!

Make your projections even more personal to your situation by adding information such as:

- ✔ Other retirement accounts and sources of retirement income
- ✔ Your education level
- ✔ Your planned retirement age
- ✔ Your health—don't worry, we don't save your answers or share any health information with your employer; it just helps us project your healthcare expenses

You can also model different scenarios to see how you can change both your projected expenses and your projected income.

<sup>3</sup> In June 2024, John Hancock commissioned our 10<sup>th</sup> annual financial resilience and longevity survey with the respected research firm Edelman Public Relations Worldwide Canada (Edelman). An online survey of 2,623 John Hancock plan participants was conducted between 5/17/24 and 6/3/24 and 525 retired Americans, sourced through Angus Reid's research panel, was conducted between 5/13/24 and 5/28/24. The objectives of the study were to learn more about individual stress levels, their causes and effects, strategies for relief, and to provide custom insight around how retirees are faring in retirement. John Hancock and Edelman are not affiliated, and neither is responsible for the liabilities of the other.

# 57%

of retirement plan savers say that they would save more if they could better manage their financial priorities.<sup>3</sup> Use our retirement planner to create your personalized projections today.



**Learn more about our [retirement planner](#).**



# My Learning Center

My Learning Center can help you assess your financial wellness and provide you with a personalized action plan to help you improve your financial well-being.

You start by answering a few questions about your financial well-being, and you'll receive a personalized action plan with access to resources to help you accomplish your financial priorities. Each time you log in, My Learning Center will remind you where you are in your plan and give you one simple recommendation you can act on right away.



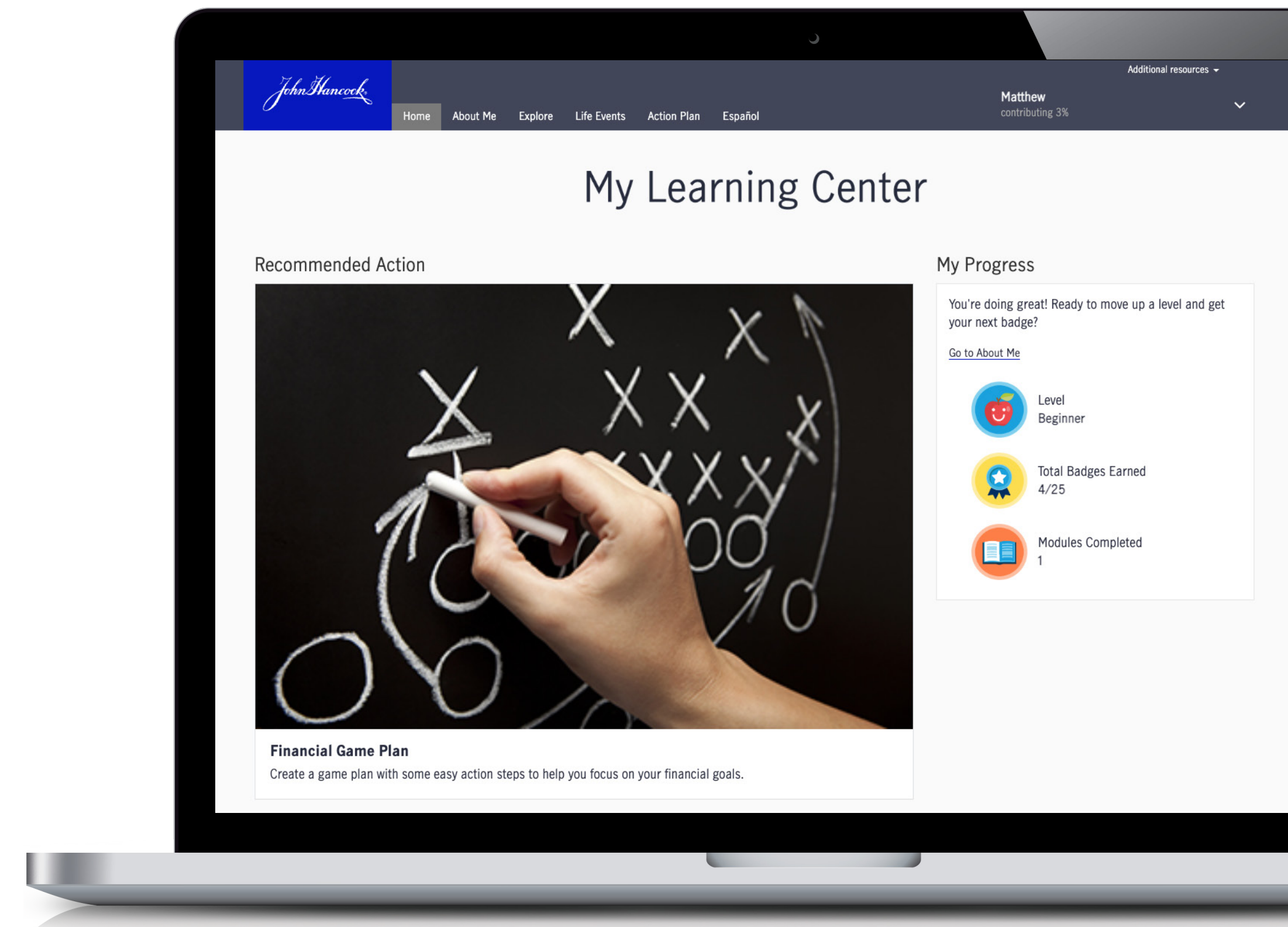


My Learning Center serves up recommendations just for you, with simple steps you can take today to help improve your finances. Your plan will help you address your financial concerns and guide you through tackling your biggest needs first. Sixty-seven percent of our retirement plan participants would like help making financial decisions<sup>3</sup>—My Learning Center can help.

You can access a wide range of topics in English and Spanish, such as:

- ✓ Organizing your money
- ✓ Planning for retirement
- ✓ Investing
- ✓ Dealing with debt
- ✓ Protecting your health and wealth
- ✓ Life and family

Learn more about [My Learning Center](#).



For illustrative purposes only.



# Plan for emergencies

Emergencies happen—whether it's a job loss, car accident, broken appliance, or sudden medical issue—and you need to be prepared.

We understand it can be hard to save for emergencies while you're also trying to save for retirement. This is why we give you access to set up an emergency savings account as one of the benefits of being a retirement plan participant with us.

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## 47%

of participants are concerned about finances adding stress to their life.<sup>3</sup>





## Emergency savings helps prepare you for the unexpected

Easily establish an emergency savings goal and watch as small automatic contributions build up over time.

You can access emergency savings at [myplan.johnhancock.com](https://myplan.johnhancock.com)—you'll find the tile toward the bottom of the page.

Get started today with these simple steps:

- 1 Create an emergency savings goal.
- 2 Decide how much to contribute now, or try to automatically save a little each month.
- 3 Add in bank account information, and set up the transfers.
- 4 Tell us a little more to help us confirm your identity.

- 5 Register the account by creating a password and ID.
- 6 Verify your identity using text or call information.
- 7 You can also set up automatic transfers to your new account to make it even easier to meet your goals.

Learn more about our emergency savings account by checking out this [short video](#).

Subject to plan availability.

The emergency savings program is not intended for clients who need immediate access to assets in their account as they may not receive the proceeds from a withdrawal request for up to three business days after the withdrawal request is received. Emergency savings charges no advisory or maintenance fees and is a product offered by and a service provided by John Hancock Personal Financial Services, LLC, an SEC investment adviser. While the emergency savings service is accessible through your retirement plan website as an accommodation to you, it is a service that is completely independent of your retirement plan and, by providing access, neither your plan nor any plan fiduciary is recommending or endorsing the emergency savings service. The emergency savings account is not a tax-deferred account, and your retirement plan assets may not be invested in the emergency savings account. Apex (the account custodian), in its sole discretion, may sweep the cash in a client's cash account into and out of interest-bearing FDIC-insured deposit accounts opened by Apex at participating banks. Participating in the program does not guarantee that any or all of a client's cash account will be swept into a participating bank. FDIC insurance only applies to those assets in the cash account that are swept into a participating bank. Other assets in the cash account are not insured by the FDIC and have no bank or government guarantees but are instead covered up to \$250,000 by the SIPC, of which Apex is a member.



A photograph of a man and two young girls looking at a book together in a home setting. The man is standing and pointing at the book, while the two girls are sitting at a table, looking at the book. The background shows a bookshelf and a window.

# *College* planning for your family

We want to help you simplify the process of planning and saving for college. College planning<sup>5</sup> from our Education Planning Center provides you with the support you need to help you achieve your family's college dreams.

<sup>5</sup> Manulife John Hancock Retirement is not affiliated with the Education Planning Center, and neither is responsible for the liabilities of the other.



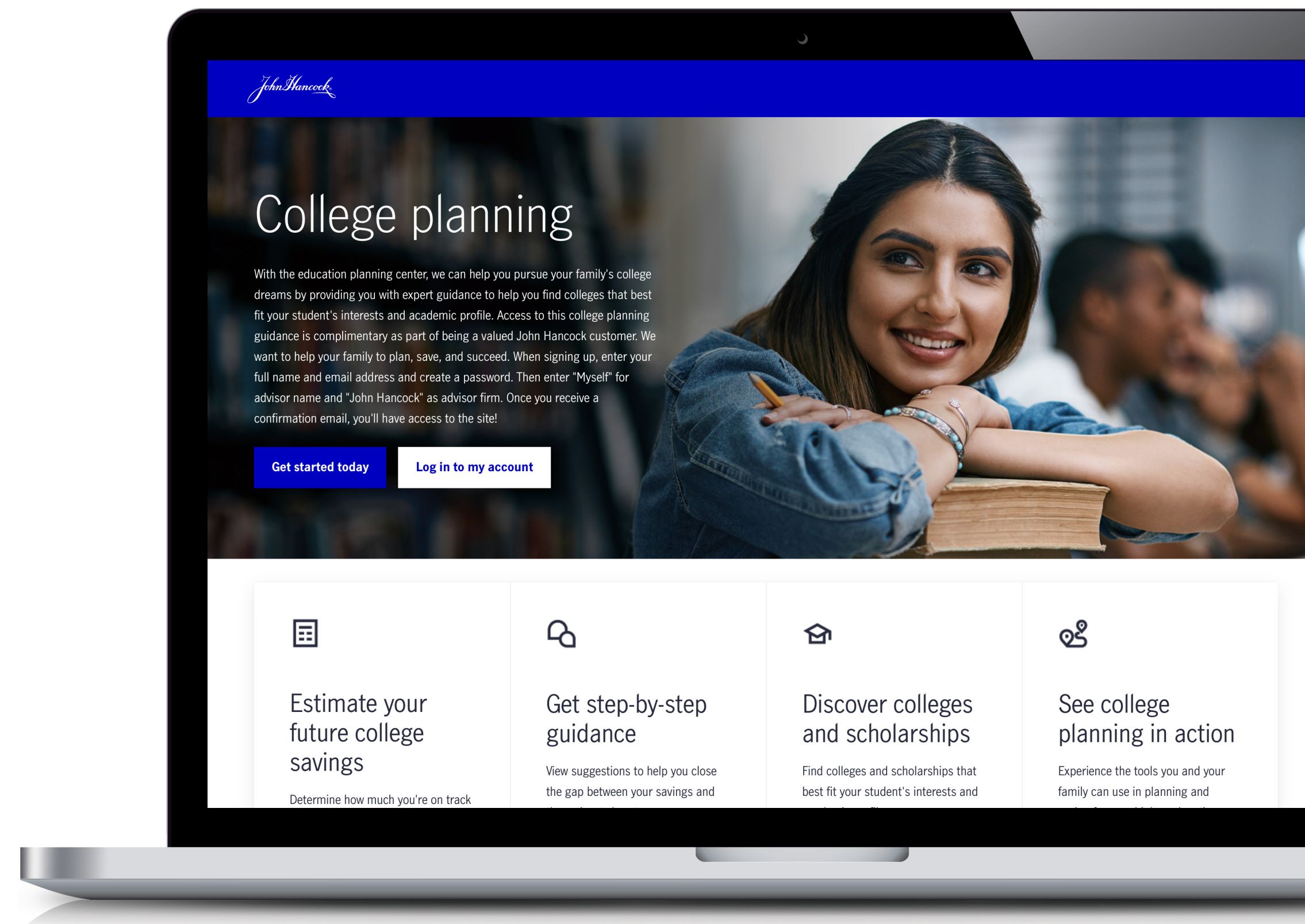
## Making it easier for your family to plan, save, and succeed

We understand that saving for a child's college education can be stressful. Sixty-three percent of our retirement plan participants would be interested in receiving help from their employer with education savings tools—and we want to help.<sup>3</sup>

Using college planning, you can:

- ✔ See estimated costs, including tuition, to help you determine how much you may need to save
- ✔ Search for schools, scholarships, and grants
- ✔ Track testing, scholarship, and admission deadlines

Check out [this video](#) to learn more about college planning.



For illustrative purposes only.



A photograph of a middle-aged couple sitting at a wooden table in a cafe. The woman, with blonde hair and wearing a brown leather jacket over a green sweater, is laughing and holding a black coffee cup. The man, with brown hair and wearing a blue denim jacket, is also laughing and has his arm around her shoulder. On the table are two coffee cups, a small plate with a slice of cake, and a small dish. The background is blurred, showing warm lights and the interior of the cafe.

# *Achieving* retirement balance

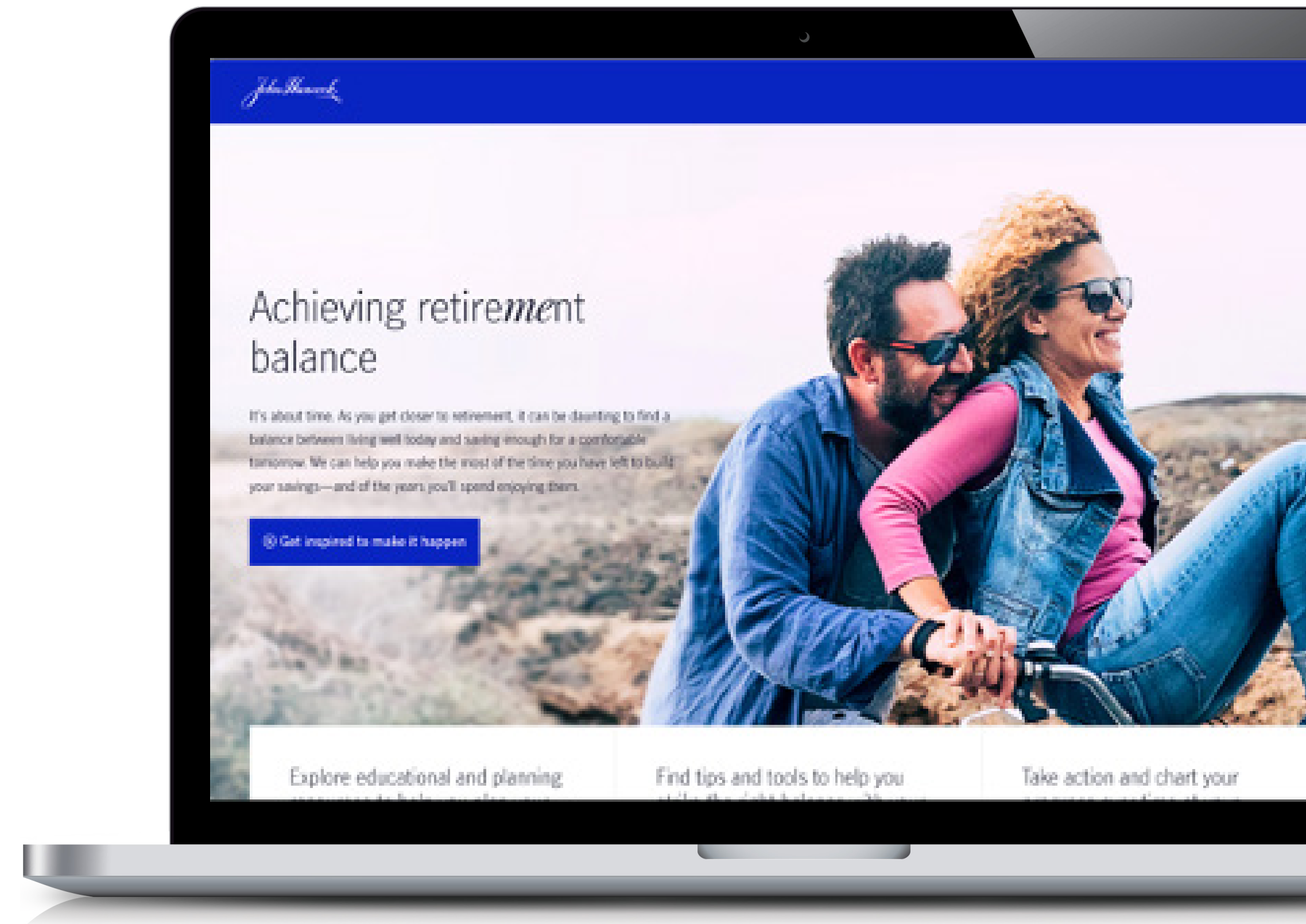
Finding the right balance between living well today and preparing for retirement tomorrow can be challenging. For those nearing retirement—aged 50 and older—we can help you make the most of your remaining working years so your savings have a chance to grow and you're better prepared for the time you'll enjoy living off them.



With retirement right around the corner, get help:

- ✓ Reaching your savings goal and deciding how to live off your savings in retirement
- ✓ Learning how Social Security benefits are determined and what to consider before starting your benefits
- ✓ Navigating Medicare's different parts and how your lifestyle plays a role in your planning

Check out [this video](#) on achieving balance in retirement.



For illustrative purposes only.



# How you can get started today

Visit [myplan.johnhancock.com](https://myplan.johnhancock.com) to access and explore the many tools and resources available to you.



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It is your responsibility to select and monitor your investment options to meet your retirement objectives. You should review your investment strategy at least annually. You may also want to consult your own independent investment or tax advisor or legal counsel.

John Hancock Personal Financial Services, LLC is an SEC registered investment adviser. John Hancock Personal Financial Services, LLC, 200 Berkeley Street, Boston, MA 02116.

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