

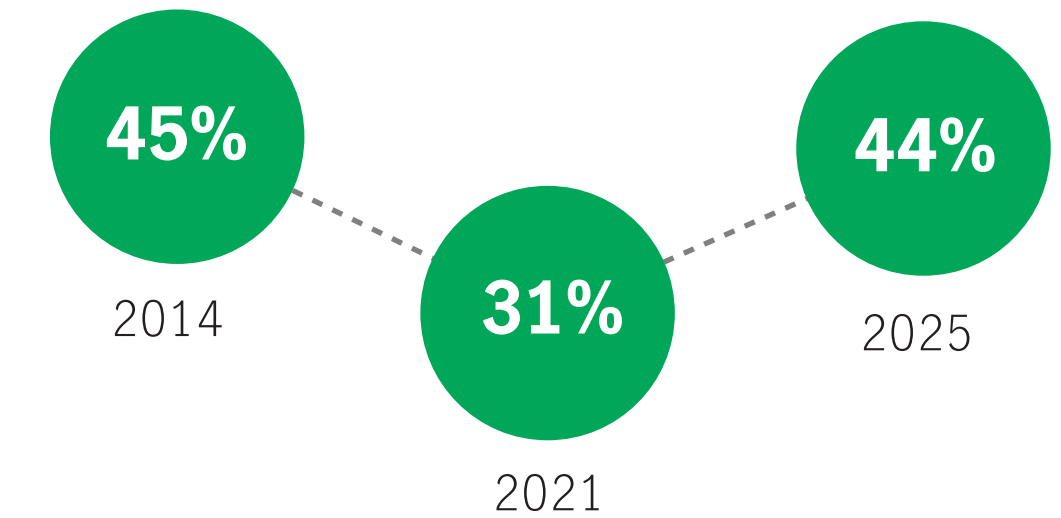
Trends 2014–2025

The financial improvements we saw after the pandemic have faded. Even so, American workers remain more optimistic about their retirement than in 2014, despite concerns about future healthcare costs and living expenses.

Shifting sentiments of U.S. workers

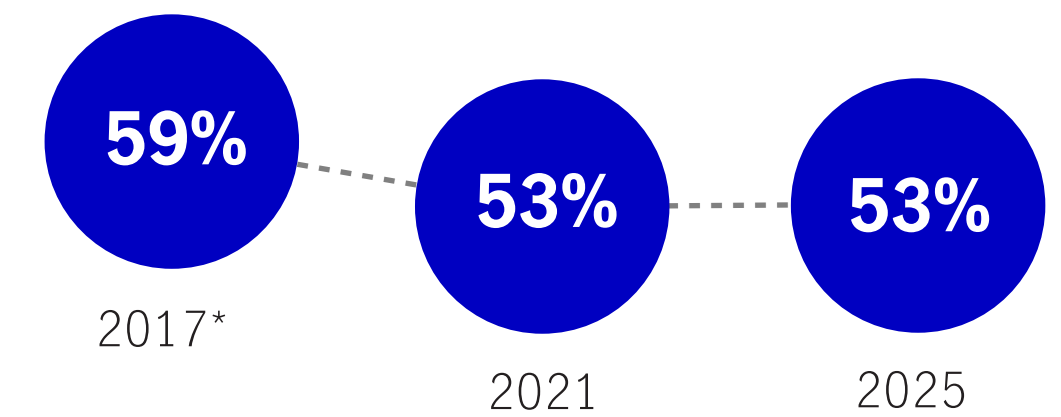
Growing concerns about money after a brief decline

Workers who feel their financial situation is fair or poor



Debt worries persist, affecting many respondents

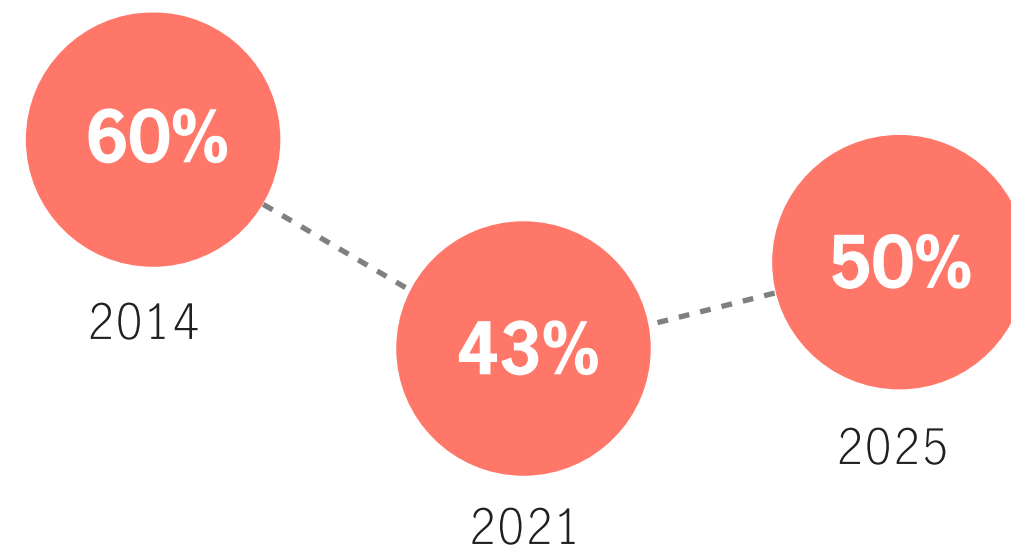
Workers who feel their debt is a problem



Shifting sentiments of U.S. workers

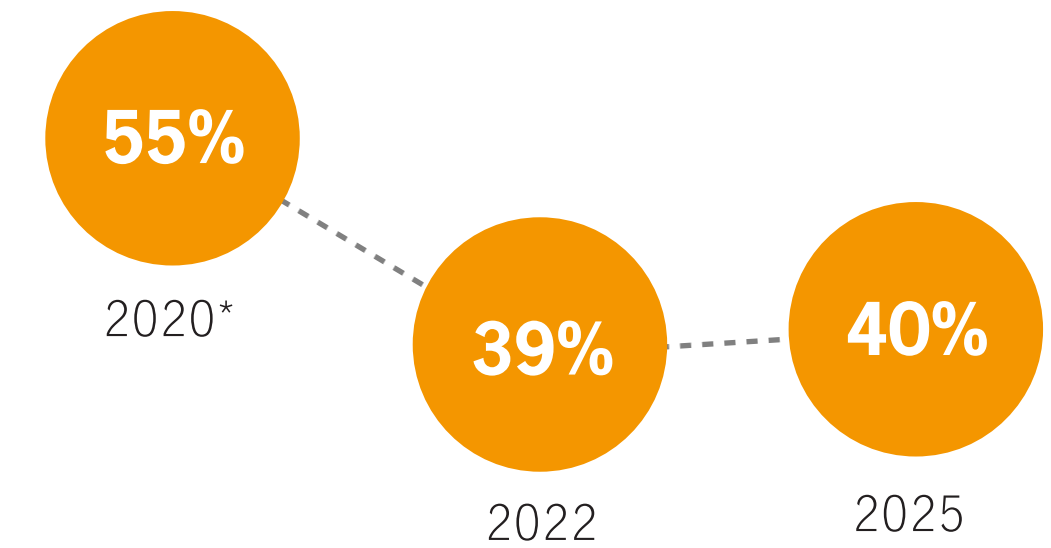
Retirement savings shortfall increasing, still down from a decade ago

Workers who say their retirement savings are behind schedule



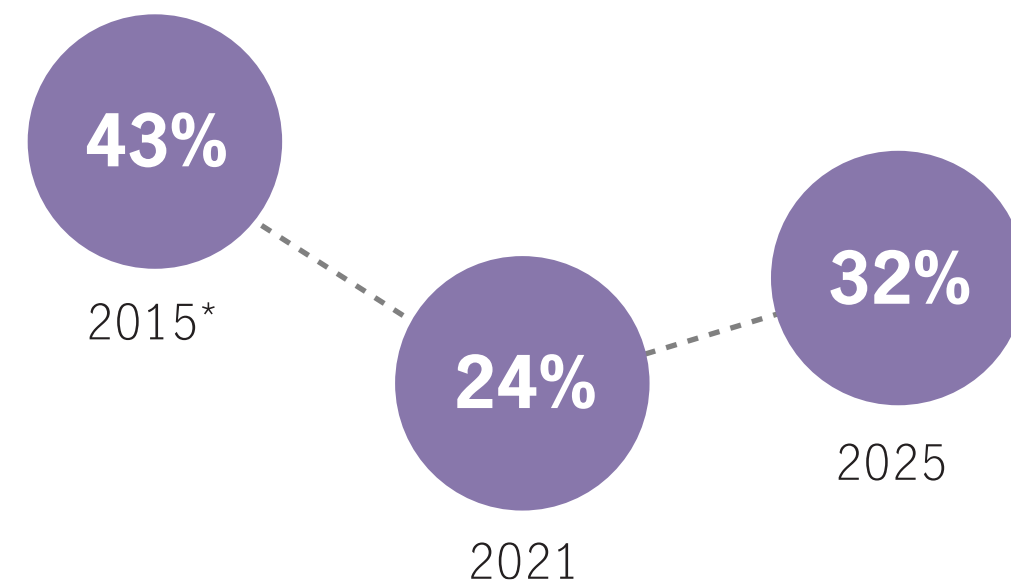
Concerns about healthcare costs holding steady postpandemic

Workers worried about healthcare costs in retirement



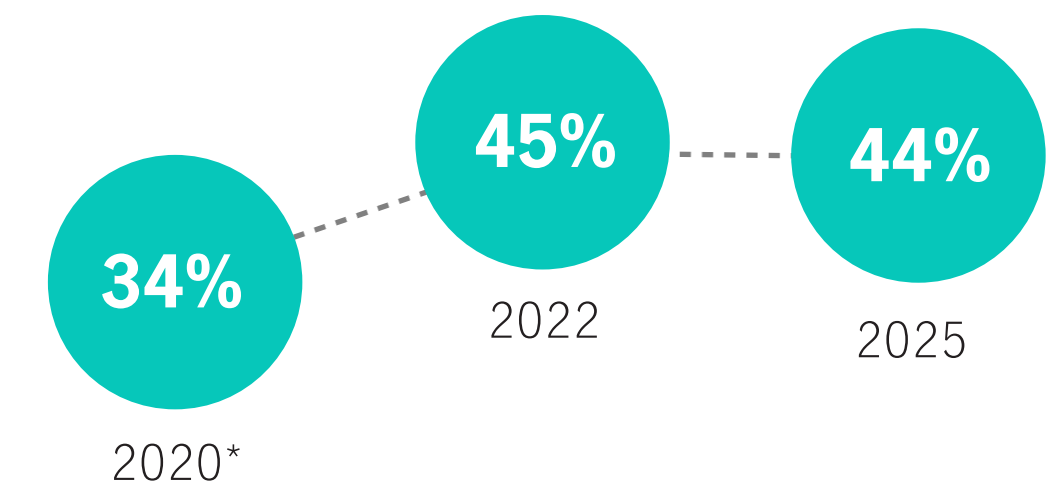
Expected retirement delays rise, yet better than 10 years ago

Workers who expect to retire later than planned



Anxiety over basic retirement expenses levels off after increasing

Workers worried about paying for food and other basic expenses in retirement





There is no guarantee that any investment strategy will achieve its objectives.

Manulife John Hancock Retirement’s 11th annual Financial resilience and longevity survey, Manulife John Hancock Retirement, Edelman Public Relations Worldwide Canada Inc. (Edelman), June 2025. This is a commissioned study with the respected research firm Edelman Public Relations Worldwide Canada (Edelman). This information is general in nature and is not intended to constitute legal or investment advice. Edelman and Manulife John Hancock Retirement are not affiliated, and neither is responsible for the liabilities of the other. This report presents the results of research conducted by Edelman on behalf of Manulife John Hancock Retirement. The objectives of this study were to (1) quantify the financial situation and level of financial stress of Manulife John Hancock plan participants and American retirees; (2) determine the key triggers of financial stress; (3) understand the extent to which actions, including actual financial behavior and planning activity, ameliorate stress; (4) assess longevity and retirement preparation and readiness; and (5) investigate custom insight around how retirees are faring in retirement. This was an online survey comprising of two participant samples: Manulife John Hancock Retirement plan participants and American retirees. The Manulife John Hancock Retirement plan participant sample comprised 2,534 Manulife John Hancock Retirement plan participants. The survey for this sample was conducted from 5/9/25 through 6/2/25 with an average survey length of approximately 19 minutes per respondent. Respondents were located from a list of eligible plan participants provided by Manulife John Hancock Retirement. The American retiree sample comprised 512 retired Americans, sourced through Angus Reid’s research panel. The survey for this sample was conducted from 5/9/25 through 6/2/25, with an average survey length of approximately 19 minutes per respondent. All statistical testing is done at 0.95 significance levels. Percentages in the tables and charts may not total 100 due to rounding and/or missing categories.

The content of this document is for general information only and is believed to be accurate and reliable as of the posting date, but may be subject to change. It is not intended to provide investment, tax, plan design, or legal advice (unless otherwise indicated). Please consult your own independent advisor as to any investment, tax, or legal statements made.

The testimonials provided throughout this report may not be representative of the experience for all respondents.

All examples, stats and charts are for illustrative purposes only.

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, a New Hampshire non-depository trust company, provides trust and custodial services to such plans, offers an Individual Retirement Accounts product, and maintains specific Collective Investment Trusts. Group annuity contracts and recordkeeping agreements are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA (not licensed in NY), and John Hancock Life Insurance Company of New York, Valhalla, NY. 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 entity 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.

Manulife, Manulife Retirement, Stylized M Design, and Manulife Retirement & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and John Hancock and the Stylized John Hancock Design are trademarks of John Hancock Life Insurance Company (U.S.A.). Each are used by it and by its affiliates under license, including John Hancock Life Insurance Company of New York.

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

© 2025 Manulife John Hancock. All rights reserved.

RET-491900 ADA

MGR1113254990625

INTENDED FOR PLAN SPONSOR AUDIENCE.