



How to get the most from your retirement plan *benefit*

Steps you can take now—to be prepared later

Welcome to John Hancock

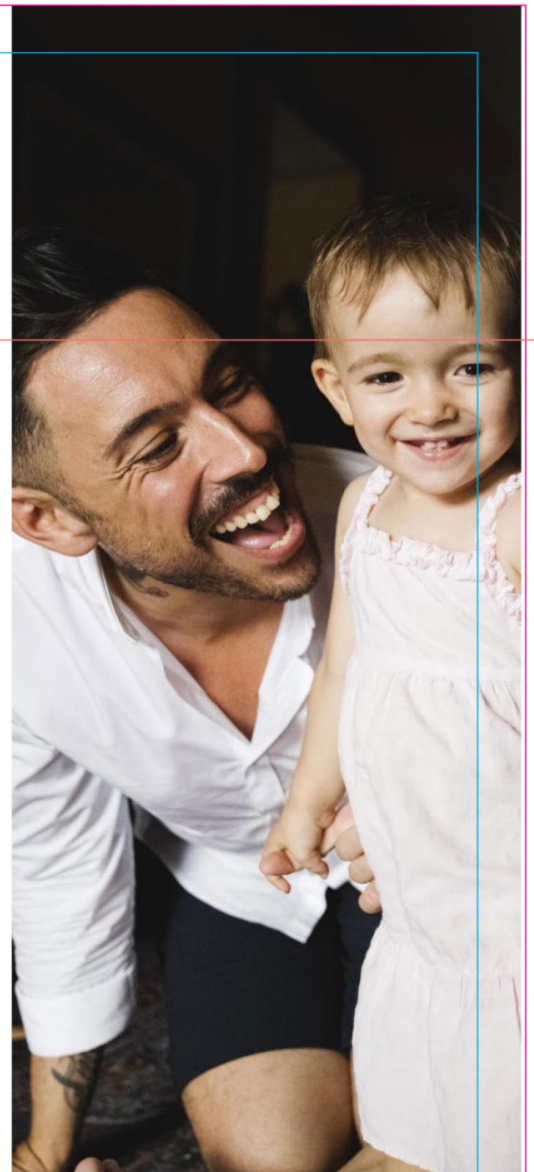
Your employer is partnering with John Hancock to offer a retirement plan benefit that gives you a tax-advantaged way to save for your future. Register your account and enroll now, if you haven't done so already!

Let's get started!

Your retirement plan is one of the most important sources of income you'll have when you retire. To help you get started, you'll need to answer two important questions: "How much can I put away each payday?" and "How should I invest?". Let's take them one by one.

The benefits of participating

- Convenient automatic payroll deductions
- Pretax contributions
- Compound earnings that can really add up
- Tax-deferred savings
- And more



Need help with enrollment? Call us at **855-JHENROLL (543-6765)**.

Register

Register your account to help keep it secure. Go to myplan.johnhancock.com or download John Hancock's retirement app. Either way, you'll find a convenient, safe way to access your retirement account.



Download John Hancock's retirement app



Enter your information, including:

Your contract number

Then follow these steps:

- 1 Create a username and password,
- 2 Choose your challenge questions and answers, and
- 3 Confirm your information, and you're all set!

If you're joining for the first time, after you register, click **"Enroll now"**

You'll need your enrollment access number

Save for tomorrow, today

You can contribute as much of your salary as you want each payday—up to plan or IRS limits. The more you contribute to your account, the greater the impact of compounding (when your earnings are reinvested and generate their own earnings) and the more you're likely to save over the long term.

There's a cost to waiting. Consider that the earlier you start saving, the more time your money has the potential to grow.

Tip

Even a 1% increase in your contribution amount can make a big difference. Use the online retirement planner at myplan.johnhancock.com or the mobile app to see how changing your current contribution amount can make a big difference. You can change your contribution rate at any time.*

Example

Let's say your take-home pay is usually \$500 per week. If you want to save \$50, your take-home pay should be \$450. But, if you save on a pretax basis, your take-home pay would be \$460, which is only \$40 less. You'll contribute \$2,600 per year and lower your annual income taxes by \$525.

Here's how that \$50 could add up over time:



This hypothetical example assumes \$0 savings, a 5% annual rate of return, and contributions of \$50 per week/\$217 per month. It assumes no withdrawals and does not take into account investment fees. There is no guarantee that the results shown will be achieved, and the assumptions provided may not be reflective of your situation.

Ways to invest

Your retirement plan offers a wide range of investments that match your retirement goals and risk tolerance. And you can choose the option that works best for the level of involvement you want to have.

Level of involvement

High

Do it yourself by selecting and managing your investments.

Choose a mix of investments from the plan's options (build your own portfolio).

Medium

Determine which type of investor you are, such as conservative or aggressive.

Choose a professionally managed portfolio targeted to your risk tolerance (target-risk portfolio).*

Low

Have investment professionals do it for you.

Choose a professionally managed portfolio targeted closest to your expected retirement date (target-date fund).*

Choosing investments within different asset classes (such as cash, bonds, and stocks) is called **diversification**. Dividing your money among those groups is called **asset allocation**. Using both approaches when selecting your investments can help you find the right balance of risk and reward to fit your situation.

Every investment comes with a mixture of risk and return



Past performance is no guarantee of future results.

* Check your plan's investment lineup to see which options are available.

Neither asset allocation nor diversification guarantees a profit or protects against a loss. An asset allocation investment option may not be appropriate for all participants, particularly those interested in directing their own investments.

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

Your retirement at your fingertips

Go to myplan.johnhancock.com or John Hancock's retirement app to review, manage, and personalize your plan for retirement whenever it's convenient for you.



Questions about your account?

Details about your plan's features, investment options, contribution limits, calculators, and more can be found online or on the retirement app—or call us anytime at **800-395-1113**.

Not yet ready to *make* a choice?

Your money will be invested in the plan's "default" investment option. You can return at any time to update or change your investments. Whatever you choose, be sure to review your investments periodically and make adjustments as needed.

Tip

Take the risk quiz to find out which type of investor you are. Go to jhriskquiz.com or scan the QR code.

Your quiz results may change over time. We encourage you to take the risk quiz each year to ensure that your risk profile accurately matches your risk tolerance.



Access hands-on tools and educational resources to help you get financially fit



Track

View your account details at a glance, including balance, rate of return, and investments, making it easy to monitor progress toward your retirement goal.



Analyze

Take a closer look at your cash flow, spending habits, and debts to help manage your budget.



Combine

Consider combining your retirement accounts from past employers to see your total retirement savings in one place. Contact us at **800-555-5165** for more information.†



† Available for plans using John Hancock's Consolidation Services; rollovers are subject to the provisions of a company's plan. As other options are available, such as leaving it in your old plan, rolling over to an IRA, or cashing out, you are encouraged to review all of your options to determine if combining your retirement accounts is suitable for you.

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