Make the most of your retirement plan *benefit*

John Hancock, your retirement plan recordkeeper, provides personalized financial wellness tools and resources that can help.

Retirement planning

Retirement planner[1]

Personalize your plan for retirement according to your unique circumstances. Easily find out just how much you may need to save.

You'll be able to:

- View your projected future income
- Understand your anticipated spending in retirement, including healthcare and expenses, based on your personal plans
- Get guidance, based on your actions, to help you meet your goals

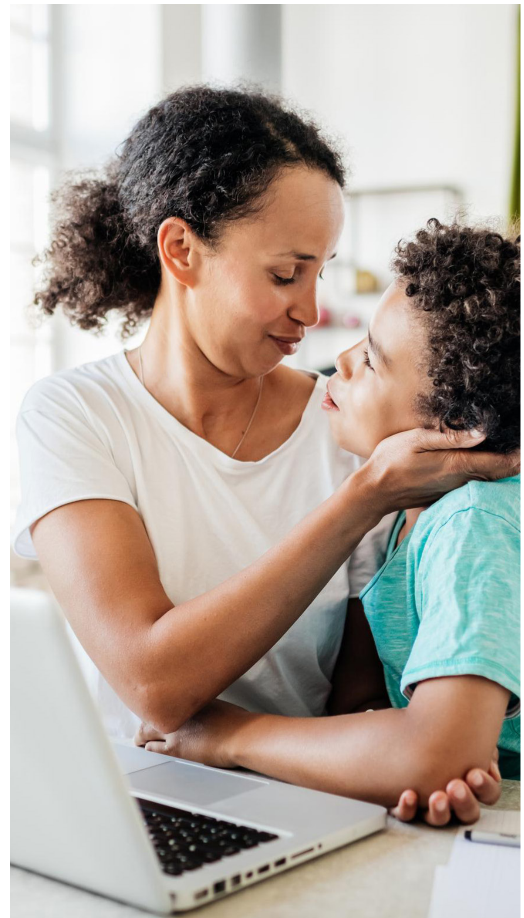
Financial wellness

My Learning Center

Assess your financial strengths and weaknesses—and get personalized, recommended actions and education to help improve your overall financial well-being.

You'll benefit from:

- A personalized action plan built around your current needs
- One actionable plan to tackle your biggest gap, and new recommendations to help you with each step you take
- Financial wellness education across a variety of topics, from building emergency savings to estate planning



Download John Hancock's retirement app to access financial wellness tools and resources.

GET THE APP

GET IT ON Google Play

Download on the App Store

You can also visit **myplan.johnhancock.com**. Be sure to register your account to receive important plan updates and transaction confirmations.

1 The projected retirement income estimates for your current John Hancock accounts, future contributions, employer contributions (if applicable), and other accounts set aside for retirement used in this calculator are hypothetical, and 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. All investments carry a degree of risk, and past performance is not a guarantee of future results. Due to market fluctuations and other factors, it is possible that investment objectives may not be met.

Personal finance

Personal finance organizer[2]

View your entire financial picture in one place with John Hancock's personal financial management tool.

Take action to:

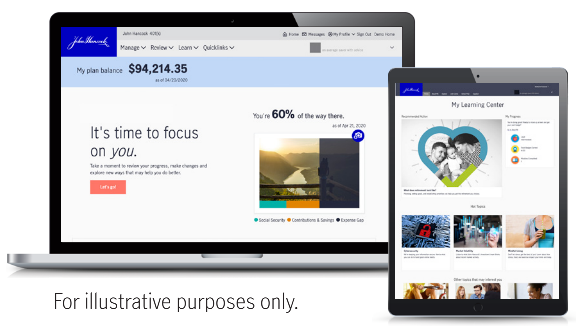
- Quickly link up other financial accounts
- Create a budget and track your spending
- Set personal savings goals and track progress

College planning[3]

Simplify the process of planning and saving for college with the education planning center.[3] Receive the support, tools, and services you need to navigate the process and save for your family's higher education needs.

Explore the tool and receive:

- Estimated costs, including tuition, to help you determine how much you need to save
- A search tool for schools, scholarships, and grants
- Assistance with tracking testing, scholarships, and admission deadlines



For illustrative purposes only.

2 The personal finance organizer is a data aggregation tool available to you through the John Hancock Retirement (John Hancock) website. By using the personal finance organizer, account access information for any non-John Hancock accounts that you add will be stored by a third-party service provider for the purpose of providing the service. John Hancock is fully committed to safeguarding your information; however, you are responsible for maintaining the confidentiality of passwords and other login information and for following prudent online practices. The personal finance organizer is only reflective of the accounts that you have linked. John Hancock is relying on the accuracy of the information provided by the linked financial institution(s). Additional information can be found in the "Important information" document, available online. **3** John Hancock and the education planning center are not affiliated and are not responsible for the liabilities of each other.

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.

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