



# Discover more on your retirement plan website

**Myplan.johnhancock.com** is an easy way to access your retirement plan account information, so you can check your account balance, change your contribution, and make any investment changes.

But did you know that the website also has educational tools that can help you manage your finances today and prepare you for retirement?

**Here are some key tools you have access to:**

## Savings

### Personalized retirement planner

This tool projects your healthcare spending and personal plans for retirement, based on your own personal information. A simple, colorful graph shows how your projected income in retirement compares to the anticipated spending over the course of your retirement years. The experience includes guidance on the actions that can help you get on track, if you happen to be behind, or improve your general financial health if you're already on track.<sup>1</sup>

### Emergency savings<sup>2</sup>

Set up an emergency savings account to help you cover any unexpected expenses that life may throw your way. An emergency fund is available at no cost to customers whose savings is 100% in cash. You can take the money for an unexpected expense—or move money in and out any time without fees.<sup>3</sup>

## Financial wellness

### My Learning Center

Get financial education geared toward your specific needs. We start you off with a financial action plan based on what we know about you. We then ask you a few questions to identify your financial strengths and weaknesses and provide you with a financial wellness score and a personalized action plan. Your action plan links you right to relevant education and tools, as well as hot topics and self-guided learning options.

My Learning Center helps you navigate life's financial milestones, with education on topics such as emergency savings, credit scores, and buying a home, as well as save for retirement. We'll help you tackle your biggest needs first. And each time you log on, we refine your action plan to help you continue to manage your finances today while you save for your future.

### My Best Next Step

Based on where you are on your journey to retirement, My Best Next Step suggests one step you can take right away, from saving more to creating a will.

<sup>1</sup> The projected retirement income and expenses within the spending curve are hypothetical and for illustrative purposes only. Please refer to the participant website for assumptions used to calculate these projections. 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. All investments carry a degree of risk, and past performance does not guarantee future results. <sup>2</sup> Twine (Emergency savings) is a service brought to you by John Hancock Personal Financial Services, LLC, a SEC registered investment adviser. <sup>3</sup> Twine (Emergency savings) charges no advisory fee for an emergency fund goal saved in a cash account. Customers also have the option to invest their emergency fund goal into a managed investment account, but an advisory fee is applicable.





## Advice

### John Hancock advice<sup>4</sup>

Our advice tools help you make well-informed decisions when it comes to saving and investing for your retirement. You'll receive investment advice, based on your available options, and a strategy with recommended asset risk and exposure.

**If you're over age 50, you'll get a spending plan designed to help your money last until the end of your retirement.**



## Personal finance

### College planning—Education Planning Center<sup>5</sup>

The Education Planning Center makes it easy for you to get the practical information, tools, and services necessary to navigate the process of saving for and applying to college all in one place.

With the Education Planning Center, you'll receive:

- Expert step-by-step guidance,
- Preparation for standardized tests,
- A search tool for schools that best fit your student's academic profile, and
- Assistance with monitoring the college application process and help finding scholarships.

### My Money Connector<sup>6</sup>

This personal financial management tool helps make it easy for you to see your entire financial picture in one place. Quickly link up any other financial accounts you may have, create a budget, track your spending, and set a savings goal.



## Accessing John Hancock's website

Whether you're registering for the first time or you need a refresher, follow these steps to access your account online.

### Register

Go to [myplan.johnhancock.com](https://myplan.johnhancock.com) and click "Register now."

**Step 1: Tell us about yourself.** Enter your last name, Social Security number, and birthdate. Then click "Continue."

**Step 2: Create your username and password.** You'll also enter your email address and mobile phone number. Then click "Create profile."

### You're registered!

You can now use your username and password to log in. If you ever forget, click "Forgot your username or password?"

These are just a few of the great things you'll experience when you log in.

**Go ahead—take some time to explore the website today.**



<sup>4</sup> John Hancock Personal Financial Services, LLC (JHPFS) is an SEC-registered investment advisor. All investing involves risk, including possible loss of principal. Retirement expense and income projections are based on certain assumptions and historical data; your actual experience and results will differ. <sup>5</sup> John Hancock and the Education Planning Center are not affiliated and are not responsible for the liabilities of each other. <sup>6</sup> My Money Connector is a data aggregation tool available to you through John Hancock Retirement Plan Services (John Hancock) website. My Money Connector is only reflective of the accounts that you have linked. Additional information can be found in the "Important Information" document, available online.

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