

Contribute to your retirement plan and see how your savings can grow

Compound earnings may seem complicated, but it's not. It simply means that you earn money on your original investment. Calculate what it could mean for your savings.

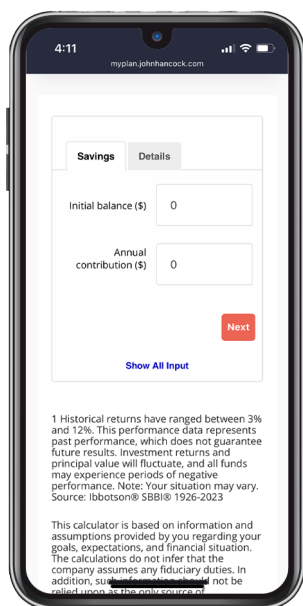
Discover how compound earnings can work for you

When your investments earn money, the earnings are reinvested and can earn more money. Over time, those earnings can add up.

How to use this calculator

Savings tab: Enter your account's starting balance and yearly amount that you plan to contribute.

Details: Enter the percentage that you plan to increase your contribution amount by each year, the number of years until you retire, and the percentage you expect to earn on your investments.



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Savings Details

Initial balance (\$) 0

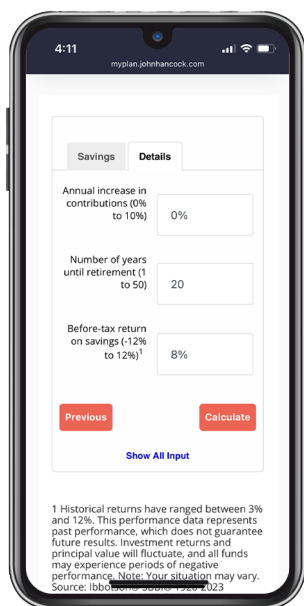
Annual contribution (\$) 0

Next

Show All Input

1 Historical returns have ranged between 3% and 12%. This performance data represents past performance, which does not guarantee future results. Investment returns and principal value will fluctuate, and all funds may experience periods of negative performance. Note: Your situation may vary. Source: Ibbotson® S&P® 1926-2023

This calculator is based on information and assumptions provided by you regarding your goals, expectations, and financial situation. The calculations do not infer that the company assumes any fiduciary duties. In addition, such information should not be relied upon as the only source of information.



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Savings Details

Annual increase in contributions (0% to 10%) 0%

Number of years until retirement (1 to 50) 20

Before-tax return on savings (-12% to 12%)¹ 8%

Previous Calculate

Show All Input

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For illustrative purposes only.



Use our calculator to see how compound interest can affect the value of your savings in the future.

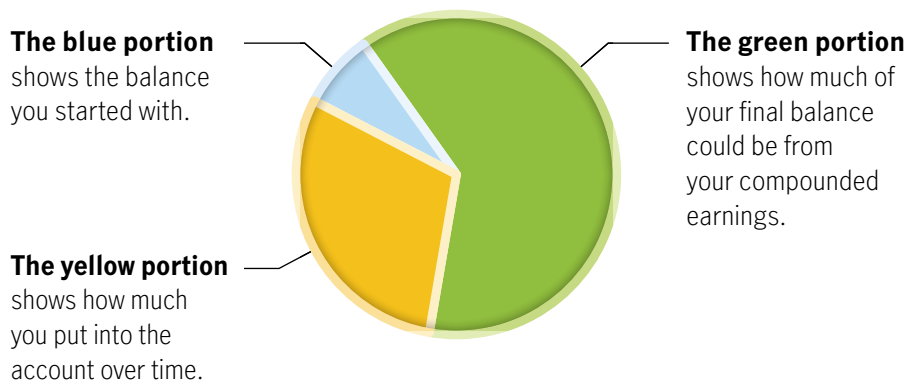


CALCULATE

Visit
myplan.johnhancock.com
and use the compound
interest calculator to explore
how your savings can grow.

Understanding the results

After you choose **Calculate**, you'll see a chart of your projected future balance.



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This calculator is a hypothetical mathematical illustration only. Figures are based on assumptions as set out, and individual circumstances may vary. There is no guarantee that the results shown will be achieved or maintained over any time period. It assumes no withdrawals and does not take into account fees associated with investment. It does not represent any specific investments or imply any guaranteed rate of return. This calculator is designed to be an informational and educational tool only, and does not constitute advice. John Hancock and its affiliates are not responsible for the consequences of any decisions or actions taken in reliance upon or as a result of the information provided by this tool. John Hancock is not responsible for any human or mechanical errors or omissions. John Hancock will not be liable for any damages arising from the use or misuse of this calculator or from any errors or omission in the same. We strongly recommend that you seek the advice of a financial services professional before making any type of decision.



Ready to see your potential?

Scan the QR code to watch a brief video tutorial on how to use the compound interest calculator.



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