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started



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your money



Taking  
action



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tool kit



*John Hancock*

*Learn how* to make  
the most of your  
retirement savings



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# How do I *use* this tool kit?

Use this tool kit to answer questions about your John Hancock retirement plan.

## Using the tool kit

Your tool kit is interactive—don't worry about scrolling. Simply click on a menu icon to navigate.



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Each menu icon brings you to a landing page. Click on a question to learn more.

Register your online account to access your plan's tools, resources, and features.



Be sure to bookmark  
**[myplan.johnhancock.com](https://myplan.johnhancock.com)**  
or download John Hancock's retirement app today.







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# Getting started

- ④ [How do I register my account?](#)
- ④ [Why should I pick a beneficiary?](#)
- ④ [How do I combine my retirement savings?](#)



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# How do I *register* my account?

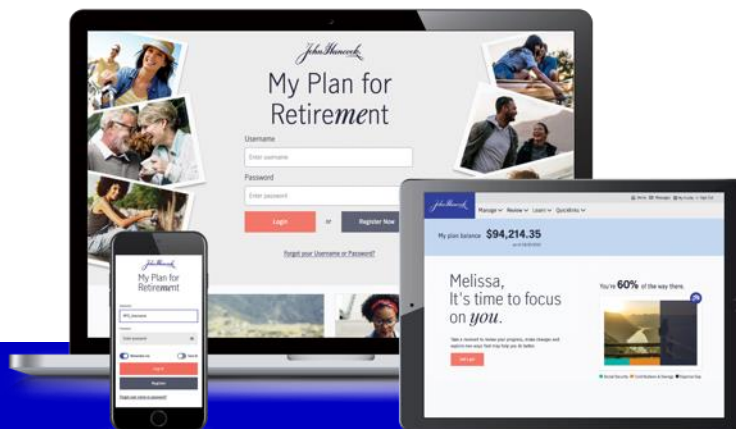
Take control of your financial future by registering, participating, and personalizing your plan today.

**1** Sign up and register online at [myplan.johnhancock.com](https://myplan.johnhancock.com)

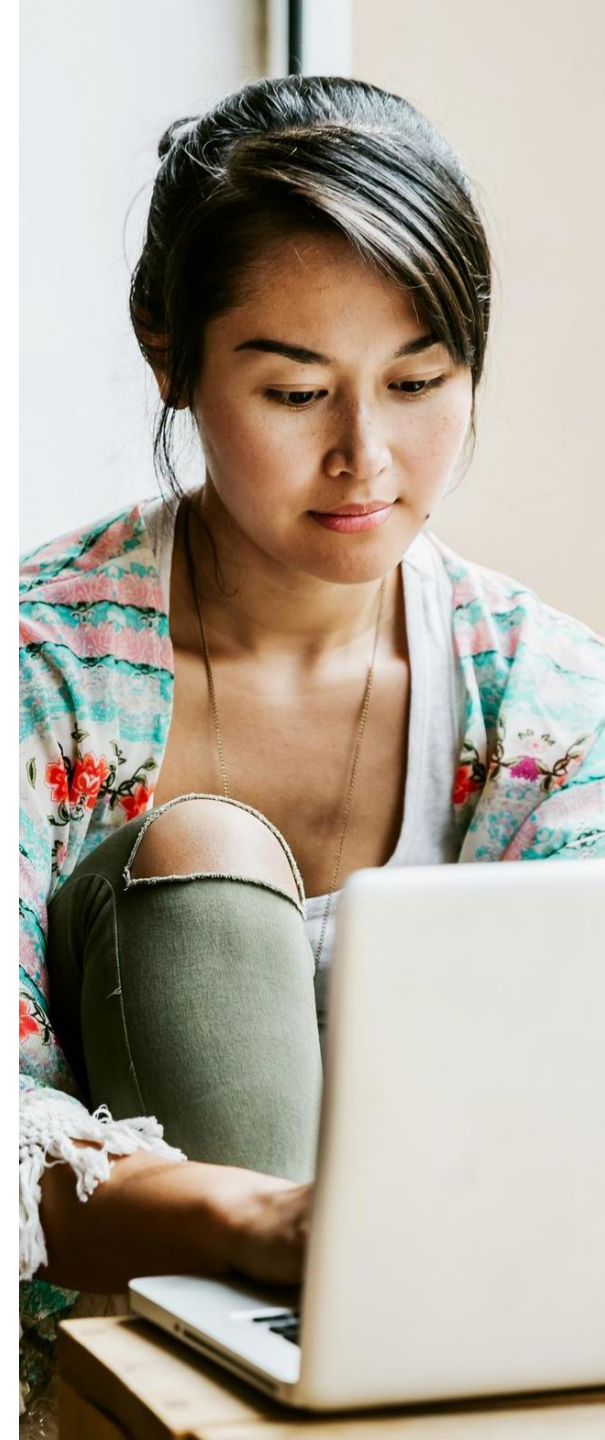
**2** Download John Hancock's retirement app



For illustrative purposes only.



Register your online account to access your plan's tools, resources, and features.  
It's easy for you to safely and securely manage your plan **anytime, anywhere.**







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# Why should I *pick* a beneficiary?

You work hard to save for your financial future. Make sure you protect your retirement savings and the people in your life who matter most.

As you plan retirement, it's important to have your financial and healthcare plans in order.

Be sure to update your beneficiaries and estate plan whenever you have a major life event such as marriage, divorce, or a new child.



If you don't pick a beneficiary for your retirement savings, your account is distributed based on rules in the plan document. This may involve going through probate, which can be lengthy and expensive.



Want more information?

[A guide to updating my beneficiary.](#)

[A guide to why everyone should have an estate plan.](#)



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# How do I *combine* my retirement savings?

Do you have qualified retirement accounts from previous employers that you want to combine? John Hancock can handle the details—at no additional cost to you<sup>1</sup>.

**The advantages of having just one retirement account include:**



A comprehensive view of your savings and progress



Potentially fewer or lower fees



One statement and contact number



A simpler way to manage your investments



Do you want help combining accounts into your retirement plan?

Call us at **877-525-7655**, Monday through Friday, from 8:30 A.M. to 7 P.M., Eastern time

<sup>1</sup> Other account and investment-related fees and charges are applicable.

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 your options to determine if combining your retirement accounts is suitable for you.



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# Investing

⌚ Does my plan offer  
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# Does my plan *offer* investment guidance?

If you prefer to manage your own accounts and will take the time to stay on track, then the Retirement Manager tool, powered by Morningstar, may be suitable for you.

Guidance with **Morningstar Retirement Manager** allows you to handle your own investment decisions while receiving additional guidance

## You receive:

- ✓ Point-in-time advice based on your current needs
- ✓ Personalized retirement income projections
- ✓ Help to make well-informed saving and investment decisions
- ✓ A step-by-step action plan

**You are always in control and decide whether to make the changes.**

Investment advisory services for Morningstar Retirement Manager are provided by Morningstar Investment Management LLC.

Retirement expense and income projections provided in the Morningstar Retirement Manager program are based on certain assumptions and historical data. Your actual experience and results will differ. Investing involves risks, including the potential loss of principal. Morningstar Investment Management LLC, a registered investment adviser and wholly owned subsidiary of Morningstar, Inc., provides the advisory services in the Morningstar Retirement Manager program under a licensing contract with John Hancock Retirement Plan Services LLC (John Hancock). Morningstar Investment Management is not affiliated with John Hancock.



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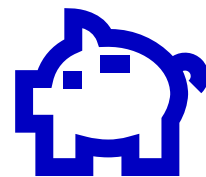
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# Saving

⌚ How do I personalize  
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# How do I *personalize* my retirement plan?

You can use our **retirement planner** to learn what your retirement expenses might be and develop a strategy to stay—or get—on track:



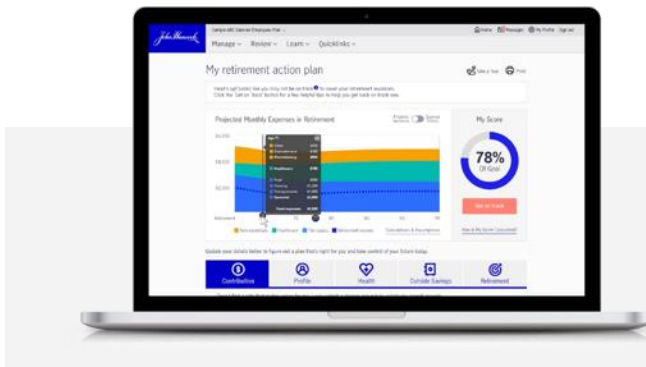
Estimate potential expenses based on your lifestyle choices and health



Become aware of how much of these expenses you're on track to cover



Close any gap by changing the amount you're saving, adjusting your future expenses, or adding other sources of income



Want to learn how to personalize your plan?

[A guide to personalize my retirement.](#)

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, 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. Due to market fluctuations and other factors, it is possible that investment objectives may not be met. Investing involves risks, and past performance does not guarantee future results.



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# Planning for life events

- ④ [How do I start planning for retirement?](#)
- ④ [How do I roll over my money?](#)



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# How do I *start planning* for retirement?

Whether you've established good financial habits or bad ones along the way, it's time to focus on financial planning for retirement.

## Use this checklist to help make sure you're on the right track.

- ✓ Learn about your expected spending in retirement—use our retirement planner
- ✓ Explore your healthcare options
- ✓ Set your goals and make a plan
- ✓ Help boost your retirement savings with catch-up contributions
- ✓ Start figuring out how you'll take money out in retirement



### Do you want help reviewing your options?

Our rollover education specialists can help you decide which is suitable for you. Call us at **866-401-2472**, Monday through Friday, from 8:30 A.M. to 7 P.M., Eastern time.

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 your options to determine if combining your retirement accounts is suitable for you.



What you should be doing as  
you get closer to retirement.

[A guide to achieving retirement balance](#)



Get support to help make  
your decision easy.

[A guide for job changers and retirees.](#)

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# How do I *roll over* my money?

Are you changing jobs or preparing to retire? Get one-on-one help to decide what to do with your savings.



**You have several options, including rolling over to a John Hancock IRA. Our specialists can:**

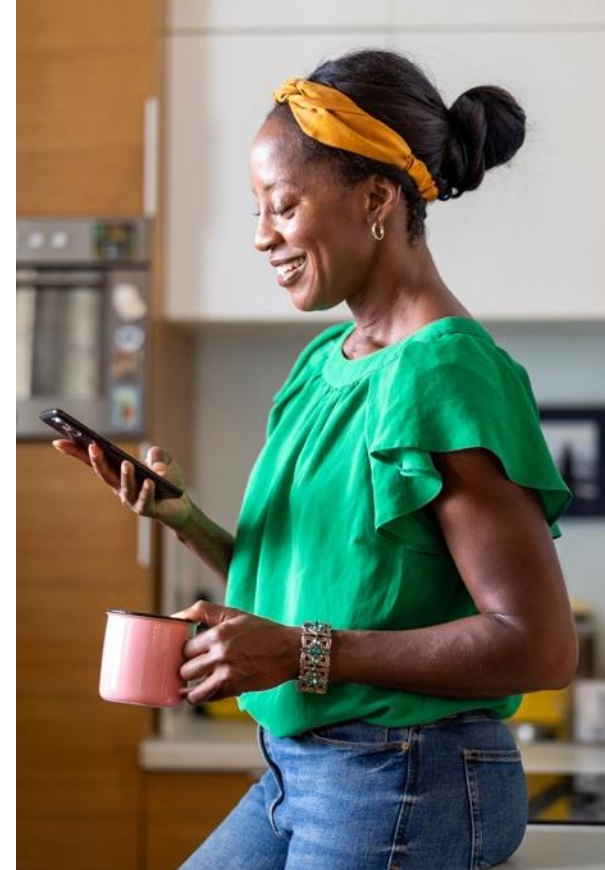
- Explain your options
- Answer questions
- Help open your new IRA (if you decide to roll over)

Call us at **866-401-2472**, Monday through Friday, from 8:30 A.M. to 7 P.M., Eastern time.



Get support to help make your decision easy.  
[A guide for job changers and retirees.](#)

There are advantages and disadvantages to all rollover options. You are encouraged to review your options to determine if staying in a retirement plan, rolling over to an IRA, or another option is best for you.



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# Managing your money

- [How do I organize my finances?](#)
- [How do I save for emergencies?](#)





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# How do I *organize* my finances?

John Hancock's personal finance organizer makes it easy to manage your finances.

If you're like most people, you have accounts in a variety of financial institutions—but it's hard to keep track of it all. Link all your accounts quickly, easily, and securely so that you can manage your entire financial picture in one place.

Track your  
spending monthly  
and by category



Sort, filter,  
and search  
transactions



Set goals for  
emergency  
savings—and more



Personal finance organizer is a data aggregation tool available to you through the John Hancock website. By using 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. Personal finance organizer is only reflective of the accounts that you have linked, and 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.



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# How do I *save* for emergencies?

Emergencies happen, and you need to be prepared. You can set up an emergency savings account to help you cover unplanned expenses.



Create an emergency savings goal



Decide how much to save



Link your bank account



Stay on track with automatic transfers



Monitor your progress and withdraw money at any time for an emergency

The emergency savings program is not intended for clients who need immediate access to assets in their account as they may not receive the proceeds from a withdrawal request for up to three business days after the withdrawal request is received. Emergency savings charges no advisory or maintenance fees and is a product offered by and a service provided by John Hancock Personal Financial Services, LLC, an SEC investment adviser. While the emergency savings service is accessible through your retirement plan website as an accommodation to you, it is a service that is completely independent of your retirement plan and, by providing access, neither your plan nor any plan fiduciary is recommending or endorsing the emergency savings service. The emergency savings account is not a tax-deferred account, and your retirement plan assets may not be invested in the emergency savings account. Apex (the account custodian), in its sole discretion, may sweep the cash in a client's cash account into and out of interest-bearing FDIC-insured deposit accounts opened by Apex at participating banks. Participating in the program does not guarantee that any or all of a client's cash account will be swept into a participating bank. FDIC insurance only applies to those assets in the cash account that are swept into a participating bank. Other assets in the cash account are not insured by the FDIC and have no bank or government guarantees but are instead covered up to \$250,000 by the SIPC, of which Apex is a member.



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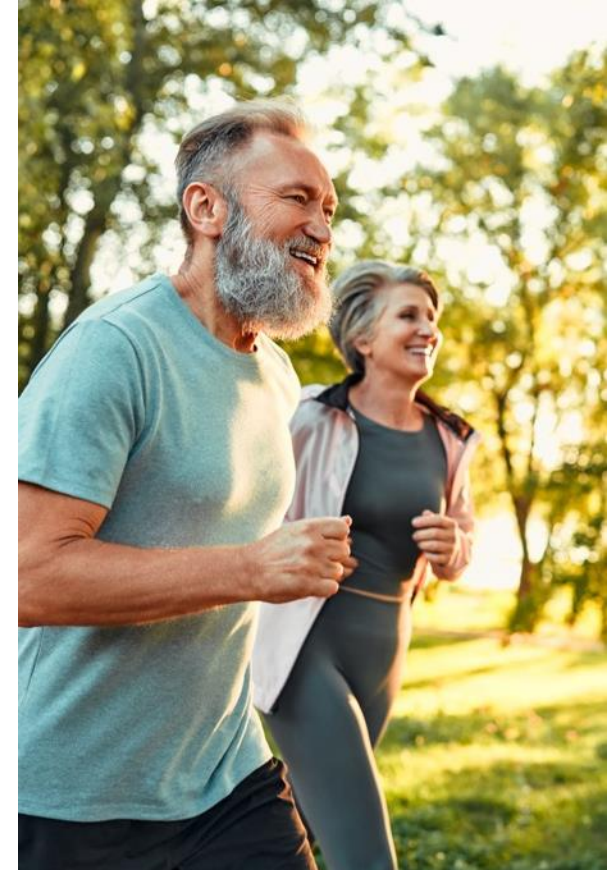


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# How do I *put* my plan into action?

Create a plan to achieve your goals—and execute on it. But remember, life changes, and sometimes your financial plan and priorities do too. Making changes along the way is okay and why it's important to revisit your plan and progress periodically.

✓	Register your online account	✓	Sign up for paperless statements
✓	Download John Hancock's mobile app	✓	Setup email, text, or phone alerts
✓	Choose your beneficiary	✓	Create goals with retirement planner
✓	Consolidate your retirement accounts	✓	Use Retirement Manager
✓	Explore John Hancock's online tools	✓	Setup personal finance organizer
✓	Enroll and maximize your savings	✓	Setup emergency savings
✓	Contact a rollover education specialist		



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**For complete information about a particular investment option, please read the fund prospectus. You should carefully consider the objectives, risks, charges and expenses before investing. The prospectus contains this and other important information about the investment option and investment company. Please read the prospectus carefully before you invest or send money. Prospectus may only be available in English.**

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