



Why you should be saving for *retirement*

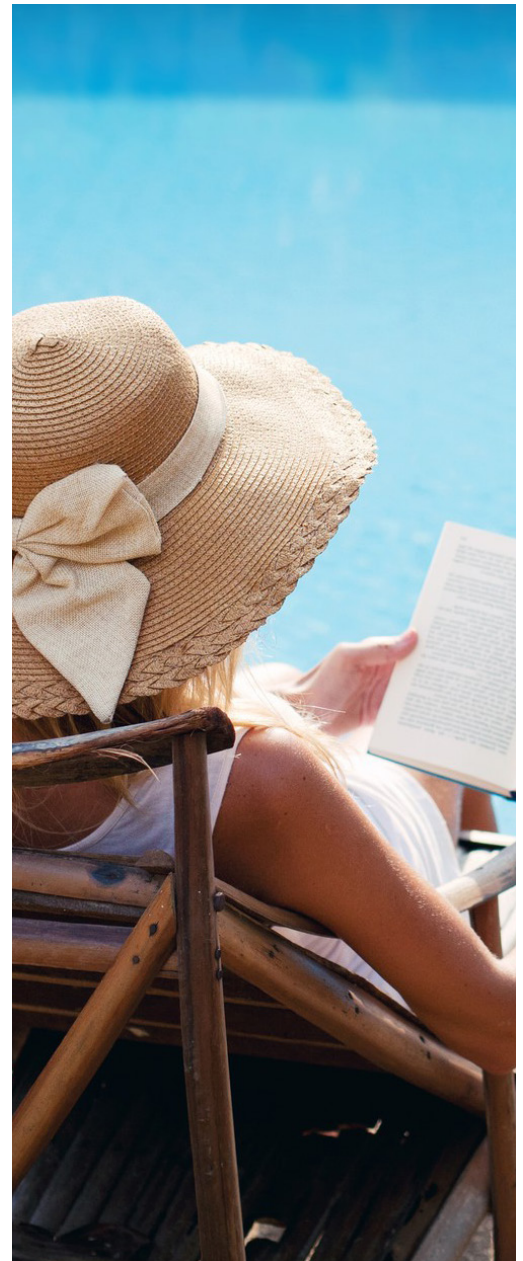
You're not going to retire for years—or maybe decades. Why do you need to start saving now?

Your retirement plan is specifically designed to help you prepare for retirement. And the longer you wait, the more you'll need to save later.

When you retire, you may receive enough from Social Security to cover some of your bills. But you'll probably need more money to pay all of your expenses. In most cases, this money will have to come from your retirement savings. Will you have enough to pay for the things you want to do in retirement?

Saving early gives you more time to put money away

While it's never too late to start saving, the earlier you start, the more time your savings has to compound and potentially accumulate additional earnings, and the better prepared you may be for the future.



Start saving for the retirement you want today.

Get started at
myplan.johnhancock.com.



VISIT MYPLAN



Your retirement plan makes it easy to save

You decide how much to contribute, and your money goes right from your paycheck to your plan. These automatic contributions continue paycheck after paycheck, so your savings can add up fast.



Long-term saving taps into the power of compounding

When you contribute to your plan, your money can generate earnings, which go back into your account—and they can compound, generating more earnings that go back into your account. Although not guaranteed, over time, compounding can add a significant amount to your savings.



Your retirement plan is tax deferred

When your contributions are taken out of your paycheck before federal income taxes, you may be able to lower your taxable income and find yourself in a lower tax bracket. And the money you contribute may grow—and compound—until it's withdrawn.¹

¹ Ordinary income taxes are due at withdrawal, and withdrawals prior to age 59½ may be subject to a 10% penalty.