



Answering *your questions* about John Hancock Personalized Retirement Advice

John Hancock Personalized Retirement Advice (Retirement Advice) is a great extension of your retirement plan benefit that can help you by selecting and managing the investments in your retirement plan.

But it's not for everyone. The following FAQs may help you decide whether Retirement Advice could be right for you.



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How Retirement Advice works

Q: What's Retirement Advice?

A: With Retirement Advice, you receive a customized saving and investment strategy just for you, designed to help you reach your retirement goals. Your portfolio will be continually monitored and adjusted as the markets move or your lifestyle changes. Retirement Advice may be a good approach, if you:

- Have more complex financial circumstances, including retirement savings and investment accounts, in addition to your employer plan
- Are nearing retirement age and would appreciate recommendations on how, when, and how much to withdraw from your retirement accounts for each year in retirement
- Want a personalized, professionally managed portfolio, at a price only available to investors in a 401(k) plan
- Are unsure about making investment decisions

Q: How does Retirement Advice work?

A: Using professional portfolio management tools from Morningstar, an independent registered third-party investment advisor, Retirement Advice creates a personalized mix of investments from your 401(k) plan's lineup. This mix is based on personalized information, such as your age, years until retirement, current balance, current savings, estimated Social Security benefits, and out-of-plan assets (including those of your spouse, if added).

- To get and keep you on track, your portfolio is reviewed and rebalanced quarterly, if needed, as allocations may drift due to market movements. It will also reallocate your portfolio assets annually based on your age and any updates you provide about your financial situation.
- To keep you up to date, you'll receive biannual emails inviting you to go online to check how your projected retirement income compares to your personal target income goal.

Q: Can Retirement Advice help me determine how much to save?

A: Yes, Retirement Advice can help you identify how much you'll need to save from your paycheck to reach your goals. If your plan offers an option to automatically increase your contribution rate, it may be a good idea to take advantage of that using the recommended contribution rate identified by Retirement Advice. You can set an automatic increase, so that your contribution rate increases by as little as 1% every year until you reach your goal. Changes to your contribution rate can be made at any time on your plan's retirement website.

Q: How much does Retirement Advice cost?

A: The fee for professional management is based on your account balance—for example, if you have \$25,000 in your retirement plan, estimated monthly fees would only be about \$11.

Account balance	Annual rate
First \$50,000	0.5%
Next \$50,000	0.4%
Next \$150,000	0.3%
Amounts over \$250,000	0.2%

Management fees are taken directly from your account, so there's no bill to pay and you can cancel any time.

How Retirement Advice works (continued)

Q: What if the markets change? Can Retirement Advice help me “time the market?”

A: While Retirement Advice continually monitors, rebalances, and reallocates portfolios to ensure they stay aligned with your retirement goals despite market fluctuations, it doesn’t attempt to “time the market.” John Hancock and Morningstar believe investors are better served by professionally diversified¹ portfolios and a disciplined, long-term approach to managing retirement accounts.

Q: Who’s Morningstar? What’s its role with Retirement Advice?

A: John Hancock partners with Morningstar, an independent registered third-party investment advisor, to offer Retirement Advice. Morningstar’s professional portfolio manager program selects funds from your plan’s investment lineup to create the portfolios, monitor market performance, and make adjustments to ensure that your portfolio matches your goals and financial situation.

How to enroll

Q: How do I enroll?

A: You can enroll anytime online at myJHplan.com/advice. If you have any questions about the program, you can call and speak with a John Hancock representative at 855-969-5737 on business days, from 9:00 A.M. to 6:00 P.M., Eastern time.

Q: Can I update my information after I’ve enrolled?

A: Absolutely. In fact, keeping your personal information up to date is critical for ensuring that your portfolio continues to match your goals and financial situation.

Q: Can I opt out of Retirement Advice? What will happen to my investments?

A: Yes. You’re free to stop participating in Retirement Advice at any time. If you opt out, you’ll be responsible for deciding how much to save and for making future decisions about how to invest your plan assets. Retirement Advice will no longer automatically rebalance and reallocate your assets.

No short-term trading fees apply while you’re enrolled in Retirement Advice; however, if you opt out and change your investment allocation, fees may apply.

Other questions

Q: If I leave my current employer, can I continue to participate in Retirement Advice?

A: Yes. If you leave your current employer, Retirement Advice will continue to monitor and rebalance your account, and fees will continue to be assessed; however, you’ll no longer be eligible to make contributions to your plan.

¹ Diversification does not guarantee a profit or ensure against a loss.



Visit myJHplan.com/advice to:

- See the impact Retirement Advice could have on your account
- Enroll in Retirement Advice
- Learn more



Questions? Call **855-969-5737** to speak with a John Hancock representative.



Once enrolled in the John Hancock Personalized Retirement Advice (Retirement Advice) program, John Hancock Personal Financial Services, LLC (JHPFS) will manage your account by allocating and rebalancing investments for you.

Participation in John Hancock Personalized Retirement Advice does not guarantee investment success. *All investing involves risk, including possible loss of principal.* Fees for this service are based on a tiered schedule and vary by account balance. For more information, consult the John Hancock Personalized Retirement Advice Investment Advisory Agreement. John Hancock Personal Financial Services, LLC (JHPFS), a registered investment adviser and affiliate of John Hancock Retirement Plan Services, LLC (JHRPS), is the investment manager of the Retirement Advice program. JHPFS has selected Morningstar Investment Management LLC, a registered investment adviser and wholly owned subsidiary of Morningstar, Inc., to act as the “independent financial expert” (as defined in the U.S. Department of Labor’s Advisory Opinion 2001-09A) for Retirement Advice. JHPFS monitors Morningstar Investment Management’s performance. Morningstar Investment Management LLC is not affiliated with JHRPS, JHPFS, or their affiliates. JHPFS acts as a fiduciary with respect to the management of Retirement Advice investments.

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