



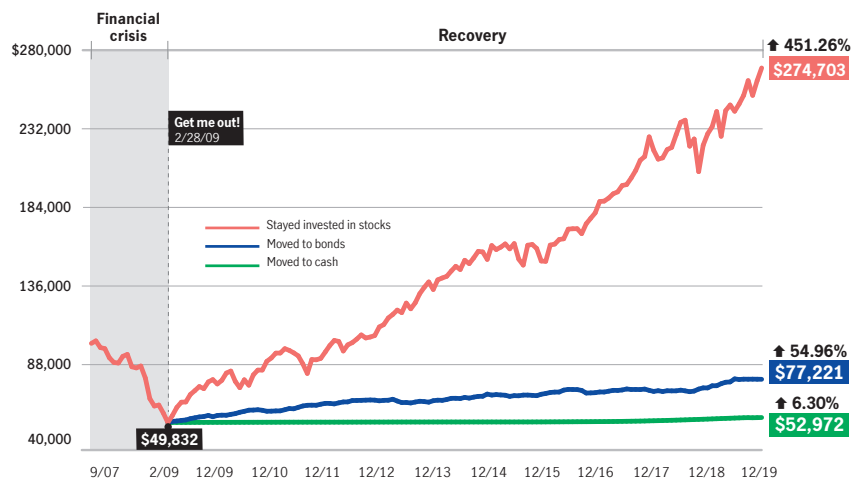
Market Dynamics

Long-term investing is a marathon, not a sprint

Although the market may experience a lot of ups and downs in the short term, history has shown that the longer you hold your investments, the more they grow and the more stable your returns generally become. Holding steady today may help you maximize your wealth in the future.

Investments grow over the long term

Growth of \$100,000 (September, 30, 2007–December, 31, 2019)



This hypothetical example is for illustrative purposes only.

Source: Morningstar, Inc., S&P 500 Index monthly returns. Assumptions: One-time investment of \$10,000 on September 2007, in the S&P 500 Index. It is not possible to invest directly in an index. Past performance does not guarantee future results.

While short-term fluctuations tend to grab our attention, it's important to stay focused on the markets' long-term growth potential.

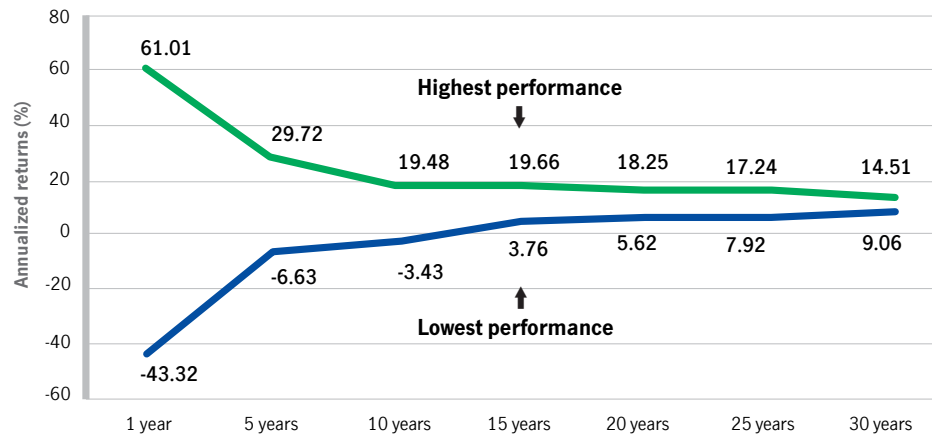
Tuning out the short-term noise and focusing on the long term can be rewarding.



Saving requires a long-term approach, and participants who stayed invested were more likely to have stable returns.

Returns become more consistent the longer you stay invested

S&P 500 Index: average annualized returns by holding period



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Source: Morningstar, Inc., S&P 500 Index. Annualized returns for respective periods are based on rolling monthly returns of the S&P 500 Index between 1950 and 2019. The S&P 500 Index has been used as a representation of the markets. It is not possible to invest directly in an index. Past performance does not guarantee future results.



Time may reduce volatility

Although past performance does not guarantee future results, the likelihood of a positive return is greater the longer an investment is held, as seen above. The difference between the highest and lowest outcomes narrows the longer the time horizon extended. We find there was no negative performance of the S&P 500 Index at terms of 15 years or more.



The S&P 500 Index tracks the performance of 500 of the largest publicly traded companies in the United States. It is not possible to invest directly in an index.

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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It is your responsibility to select and monitor your investment options to meet your retirement objectives. You should review your investment strategy at least annually. You may also want to consult your own independent investment or tax advisor or legal counsel.

You should always keep in mind, though, that you can not count on the market to behave the same way in the future as it has in the past. These comparisons, while a helpful way to evaluate your investment options, should not be considered predictors of future performance.

There is no guarantee that any investment strategy will achieve its objectives.

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