



Your retirement plan— one great benefit, lots of *advantages*

Your retirement plan can be a great way to help you build your financial future. Be sure you're not missing out on the many ways you can benefit.



Tax savings now

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.



Tax savings later

Your retirement plan savings grow tax deferred, so your money and any earnings aren't taxed until withdrawal, ideally at retirement, when your tax rate may be lower.



Flexibility

You contribute as much as you want (subject to plan and IRS limits) to your plan. Plus, you have the flexibility to change your contribution rate at any time (subject to plan limits).



Join your retirement plan today!

Register your account at myplan.johnhancock.com or [download John Hancock's retirement app](#).

Be sure to provide an email address and mobile number to stay connected and get important plan updates and transaction details.

Get started today!



Get started
on building
your financial
future, today!

It's yours!

Even if you change jobs, your contributions and earnings belong to you. You'll typically have several distribution options to help you keep your retirement savings invested and growing on a tax-deferred basis.¹

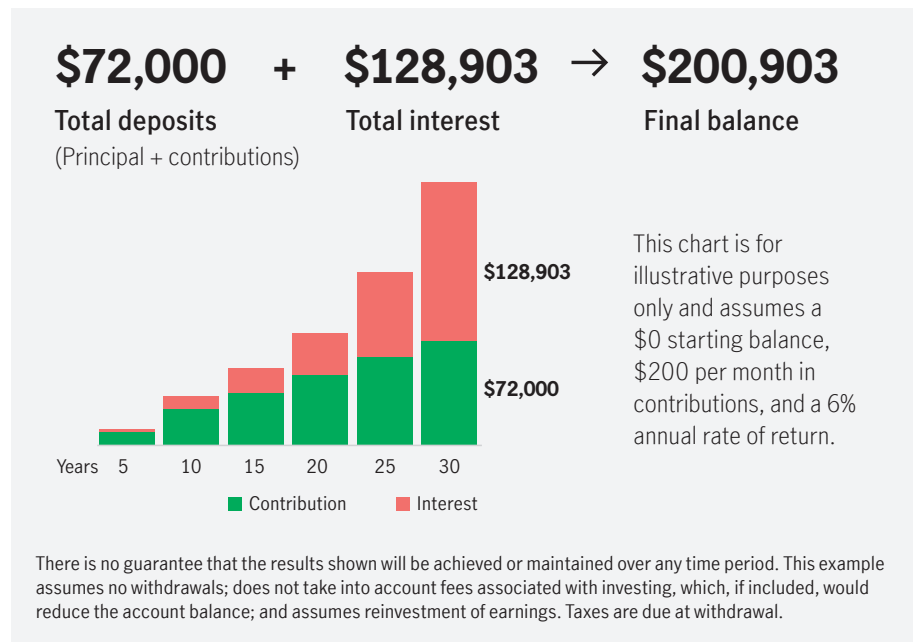
Convenience

Your contributions are deducted from your paycheck automatically, so the money you're saving goes right from your paycheck to your plan account. And with regular contributions, your retirement account has a chance to add up.

Power of compounding

Compounding is the growth on your original contributions and the earnings. With time on your side, compounding can go a long way toward giving your savings an opportunity to keep growing.

When you save through your retirement plan, your deposits generate earnings. Those earnings are reinvested and generate their own earnings. The earlier you start saving, the more powerful the effect of compounding can be. Start small and incrementally increase your contributions to help meet your savings need. See below how putting away \$200 each month in your retirement plan (\$50 each week) can grow over time.



¹ Certain restrictions and conditions may apply. 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.

The content of this document is for general information only and is believed to be accurate and reliable as of the posting date, but may be subject to change. It is not intended to provide investment, tax, or legal advice (unless otherwise indicated). Please consult your own independent advisor as to any investment, tax, or legal statements made herein.

John Hancock Retirement Plan Services LLC provides administrative and/or recordkeeping services to sponsors or administrators of retirement plans through an open-architecture platform. John Hancock Trust Company LLC provides trust and custodial services to such plans.

Group annuity contracts and recordkeeping agreements are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA (not licensed in New York), and John Hancock Life Insurance Company of New York, Valhalla, New York. Product features and availability may differ by state. All entities do business under certain instances using the John Hancock brand name.

Each entity makes available a platform of investment alternatives to sponsors or administrators of retirement plans without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, each such company does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity. Securities are offered through John Hancock Distributors LLC, member FINRA, SIPC.

NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.

© 2022 John Hancock. All rights reserved.

MGS-P 42493-GE 2/22-46490

MGR0114221983398 | 301876