



Retirement Manager: a guide to help you *get started*

The **Morningstar Retirement ManagerSM** tool can help you make well-informed decisions about saving and investing. It provides recommendations based on your goals and the options available through your plan—while you maintain control over your investment decisions.

Retirement Manager is available at no additional cost to you and offers a step-by-step action plan for:

- Selecting your investments
- Calculating how much to save
- Deciding when to retire
- Withdrawing your money in retirement



Retirement Manager may be right for you if you prefer handling your own investment decisions—but appreciate additional guidance.



Two easy ways to access Retirement Manager

After logging in to your account at myplan.johnhancock.com:

- 1** Select the **Retirement Manager** tile at the bottom of your plan homepage
- 2** Choose **Learn > Investment strategies** from the top navigation menu

You'll see a message that you're leaving the **John Hancock website** and visiting a site owned and operated by Morningstar—no need to worry, it's taking you to the Retirement Manager homepage.

Once you're on this page, choose **Let's get started**.



Sample for illustrative purposes only.

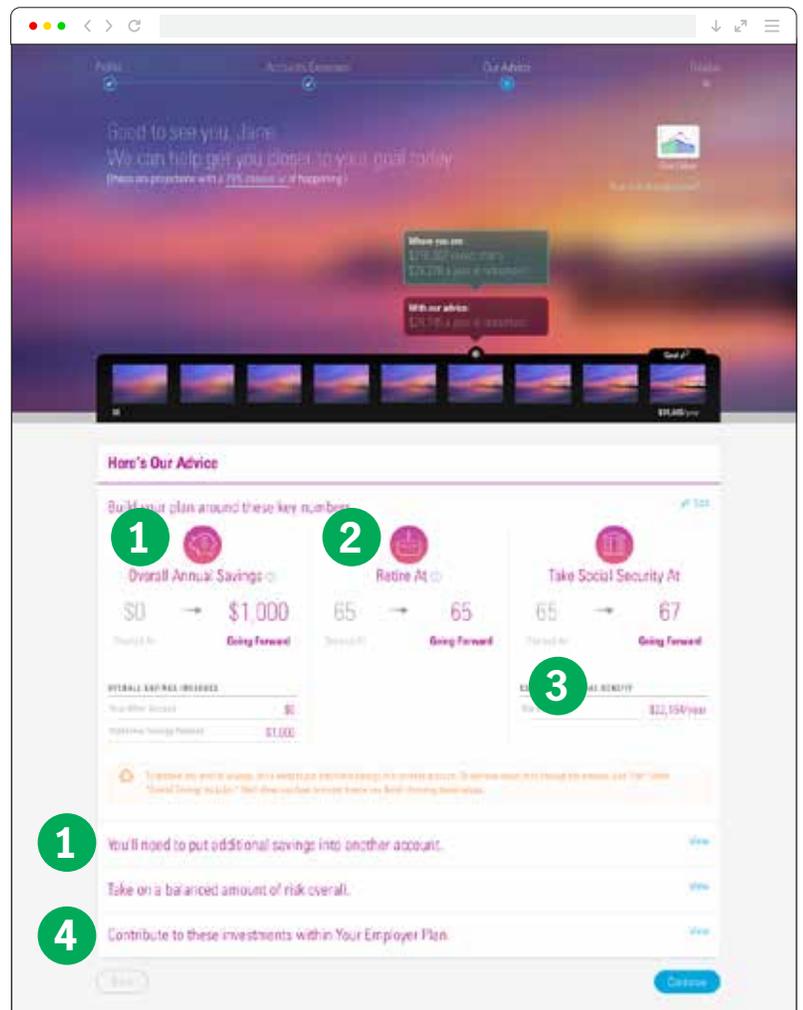
To begin, you'll be asked a few basic questions to help you fill out your profile. Then you'll receive personalized advice in four areas: how much you should be saving, your retirement age, expected Social Security, and investment mix.

1 Savings amount—To help reach your retirement savings goal, you may want to increase your contributions to the plan, if allowed, or save in other accounts outside the plan. *Review the areas marked 1 on the image to the right for more information.*

2 Retirement age—Depending on your situation, you may want to consider changing the age that you plan to retire. *Review area 2 to determine when a good time to retire might be.*

3 Social Security—Depending on your situation, you may also want to consider changing the age that you plan to receive Social Security. *Review area 3 to determine when a good time to begin receiving Social Security benefits might be.*

4 Investment mix—Changing the way you invest can change your retirement outlook. *Review area 4 to see the changes that Morningstar recommends for your investment strategy. To accept the proposed investment strategy, choose **Continue** at the bottom of the page, then **Submit your strategy** to make the proposed changes to your account. If you don't want to accept the recommendations, simply close the window of the tool and no changes will be made to your account.*



Sample for illustrative purposes only.

Withdrawal strategies at retirement



Sample for illustrative purposes only.

If you're 50 or older, you can also receive guidance on taking money out of your account once you retire, as well as recommendations for your ongoing investment mix.

Helpful tips when for completing your profile

- Enter the annual amount when inputting your employer's contribution.
- Select the pencil icon to update your information.
- Update your retirement age if you plan to retire before or after age 65, which is the default for this tool.
- Add in all outside sources of retirement income when prompted for a more personalized recommendation.
- Contact your fund office for information regarding your pension projections to include in your advice strategy, if applicable.



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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.

Take action!



Online:
myplan.johnhancock.com



One-on-one support:
833-38-UNION (86466)

Representatives are available between 8:00 A.M. and 10:00 P.M., Eastern time, on New York Stock Exchange business days. Please note, all calls are recorded.

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