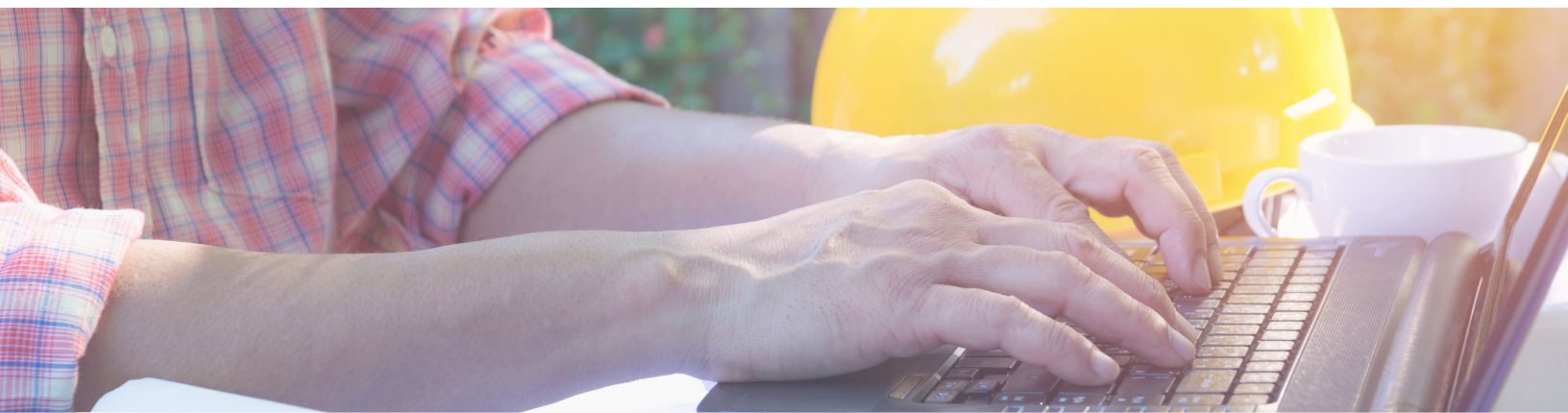


Retirement Manager



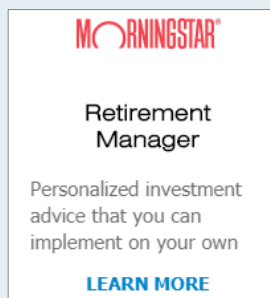
A GUIDE TO GETTING STARTED

Retirement Manager provides you with personalized, point-in time saving and investing recommendations to help meet your retirement goals - at no additional cost to you.

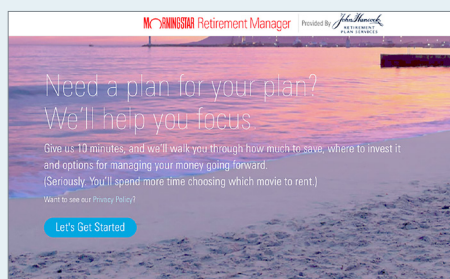
Visit **mylife.jhrps.com** and enter your User ID and your Password. Once you are logged in, remember to add your email address to your profile if it is not listed.

You can access Retirement Manager two ways:

- 1 Click on the **Retirement Manager** tile at the bottom of your plan home page
- 2 From the **Main Menu**, select **Investments>Investment Strategies**



You will see a warning message that you are leaving **mylife.jhrps.com** and visiting a site owned and operated by Morningstar. The next page you will see is the entry page into Morningstar Retirement Manager. Click on **Let's Get Started**.



take action!



Representatives are available between 8 a.m. and 10 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to a representative are recorded.

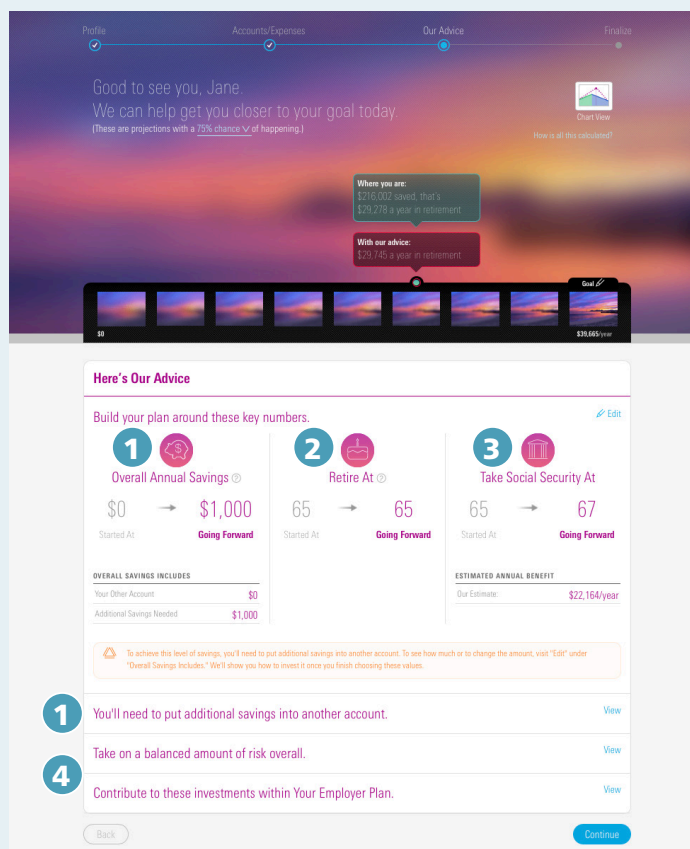
Your customized advice consists of a few different components. Reviewing these components can help you change your retirement outlook.

1 Savings amount – If your plan allows you to make contributions, you may need to increase your contribution rate. If your plan does not allow you to make additional contributions, you may need to save outside of the plan. **Review the areas marked 1** on the screenshot to the right for more information.

2 Retirement age – Depending on your situation, it may be beneficial to change 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, it may also be beneficial to change 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 allocation – Changing the way you invest can change your retirement outlook. To see the changes that Morningstar recommends you take in your investment strategy, please **review the area marked 4**. To accept the proposed investment strategy, click “Continue” at the bottom of the page and then click “Submit Your Strategy” to implement the proposed changes to your account. If you do not want to implement these changes, simply close the window of the tool and no changes will be made to your account.



Sample for illustrative purposes only

Helpful tips when entering your information

- ☐ When inputting your employer's contribution, please note that the amount entered is in annual terms.
- ☐ Remember to always update your information by clicking on the pencil icon.
- ☐ Advice and projections are based on the default age of 65. If you plan to retire before or after age 65, be sure to update your profile information.
- ☐ Remember to add in all outside sources of retirement income when prompted.
- ☐ Contact your fund office for information regarding your pension projections to include in your advice strategy if applicable.

The content of this document is for general information only and is believed to be accurate and reliable as of posting date but may be subject to change. John Hancock does not provide investment, tax, or legal advice. Please consult your own independent advisor as to any investment, tax, or legal statements made herein.



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