

You are what you save

Life and money are always linked—and your financial priorities can change as you move through the journey to retirement. Use this checklist to learn about smart money decisions you can make today, for the future you.



STARTING OUT



MID-CAREER



NEARING RETIREMENT



WHAT CAN YOU DO NOW?

Understand: the retirement plan is your savings vehicle

Visualize a goal: select a contribution rate that you can live with today and for tomorrow

Keep track: Sign up for your plan's online account so you can track your savings

Revisit: be sure your retirement goal and contribution rate meet your needs today and for the future

Consider: take advantage of any additional tax saving options like Saver's Credit and Employer Match*

Review your plan: see if your investment mix still works for you

Maximize savings: Use strategies like Catch-up Contributions

Review your plan: ensure savings are on track and adjust the asset mix if needed

Research: when it would be best for you to start taking social security benefits



HEALTHY MONEY HABIT

Create and follow a budget for monthly spending.

Maintain an emergency fund for the not-so-fun surprises life creates.

Become tax-smart: research which retirement savings options are best for you.



TAKE CONTROL

Take advantage of time on your side; compound interest pays you in the long term.

Become tax-smart: research which retirement savings options are best for you.

Speak to experts about estate planning, potential healthcare costs and long-term care.

MY NEXT STEP:



*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.

John Hancock Life Insurance Company (USA) (John Hancock USA), John Hancock Life Insurance Company of New York (John Hancock New York), and John Hancock Retirement Plan Services, LLC are collectively referred to as "John Hancock."

John Hancock Retirement Plan Services, Boston, MA 02210.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED

© 2018 All rights reserved.

MGTS-P 36197-GE 04/18-36197

MGR032018439830 | 11626