John Hancock
RETIREMENT
PLAN SERVICES

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	☐ **Revisit:** be sure your retirement goal and contribution rate meet your needs today and for the future	☐ **Maximize savings:** Use strategies like Catch-up Contributions
☐ **Visualize a goal:** select a contribution rate that you can live with today and for tomorrow	☐ **Consider:** take advantage of any additional tax saving options like Saver's Credit and Employer Match*	☐ **Review your plan:** ensure savings are on track and adjust the asset mix if needed
☐ **Keep track:** Sign up for your plan's online account so you can track your savings	☐ **Review your plan:** see if your investment mix still works for you	☐ **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:

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*If, applicable

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