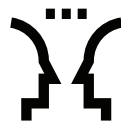




Our *goal* is to help you reach yours



**Work with the experts at
John Hancock Advice**

You know you need to create a plan for your family's financial future. But do you wish you knew an expert who could help?

That's where we come in. The John Hancock Advice Team can help you put together a plan that takes advantage of financial opportunities while avoiding costly mistakes. You'll get personalized, transparent, and holistic financial guidance and solutions for all of your financial needs.

We're experts who work in your best interest

John Hancock Advice is a team of licensed financial advisors who can help you make financial decisions and build a plan for your future with personal financial guidance and an exceptional customer experience.

All our advisors are fiduciaries, which means they can only make recommendations that are in your best interest. And we're backed by the resources and expertise of John Hancock, a financial industry leader for more than 150 years.

Choose the financial services you need

Financial advice and investment management

Investment management can be daunting when you don't do it for a living. Work with one of our financial advisors and get ongoing, low-cost portfolio management with unlimited advice from our team of licensed financial consultants.

MyPortfolio is an easy-to-use online investing experience that includes one-on-one advice from a professional when you need it.

- Convenient online investing with account access anytime, anywhere
- Professionally managed portfolios
- Live advisors to consult when you need them
- Minimum investment: \$10,000; annual fee: 0.75% of the total amount you invest

Financial planning

If you'd like someone to review your current financial situation, discuss your goals, and build a personalized plan to achieve them, we're here for you. No matter what your financial situation looks like, your CFP® professional at John Hancock Advice will build you a plan that includes an analysis and recommendations based on exactly what you need.

	Comprehensive plan	Custom plan
What is it?	A comprehensive plan is a thorough analysis of your entire financial picture. Your CFP® professional will look at all aspects of your life, your short- and long-term goals, and then build a holistic plan to help you achieve them.	A custom financial plan covers certain areas of your financial situation based on your specific current goals. Your CFP® professional will help you prioritize your goals, so you can tackle those most important to you now and focus on lower-priority items later.
What can it include?	<ul style="list-style-type: none"> • Retirement planning • Education planning • Tax management • General estate management • Cash flow and debt management • Insurance review • Investments • Special needs and handicap planning 	<ul style="list-style-type: none"> • Retiring comfortably • Paying off debt • Getting married • Affording college • Starting a family • Buying a home • Changing careers • Building a budget
Who is it best suited for?	We recommend a comprehensive plan to people who want to map out their entire financial journey and see how all the pieces fit together.	A custom plan is your best choice if you're looking to take on a very specific goal or solve a particular financial matter.
How much does it cost?	\$1,300/plan	\$200/hour

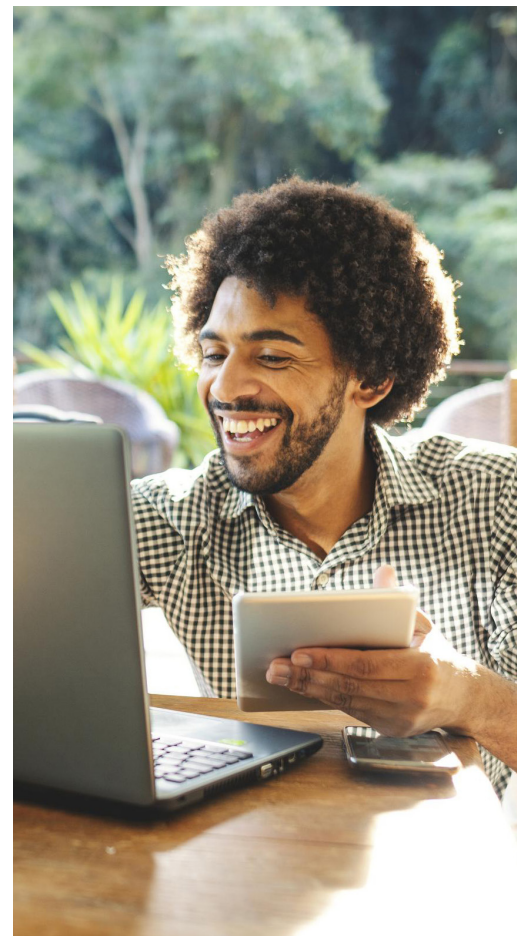
Additional costs may apply, depending on individual situations. Total cost will depend on the topic(s) covered and be agreed on before the plan is built.

Insurance protection

Which type of life insurance do you need—and how much coverage? Our insurance protection specialists will analyze your needs and help you determine the best policy for your situation. We'll help you protect your loved ones with life insurance, every step of the way.

- Term life insurance
- Long-term care
- Permanent life insurance

Advisory services offered through John Hancock Personal Financial Services, LLC, an SEC-registered investment advisor. Boston, MA 02116. 888-955-5432



For more information on any of our services, please contact us at **888-955-5432** or **advice@jhancock.com**.