

Your Retirement Readiness Report

Prepared for Michael Smith

Take a look at the personalized Retirement Readiness Report we've prepared for you to see how OnTarget, a professionally managed strategy, can help you meet your retirement goals.



Your Target Retirement Income:

\$38,796



This personalized projection of your retirement income includes your assumed retirement date, estimated annual pay, savings rate, account balance, and investment mix.

This report information is as of 12/20/18.

Your **Projected** Retirement Income:

\$32,859



-  Projected added benefit with OnTarget [\$9,972]
-  Projected Social Security benefit [\$22,887]

In retirement, we estimate you will need about \$38,796 in income each year to maintain your standard of living. Each year, Social Security may provide \$22,887.

Catch-up contributions are not included. Figures are expressed in today's dollars, after the deduction of all fees, and should not be viewed as guarantees. The bar above assumes you enroll in OnTarget, which makes investment trades for you, rebalances and reallocates your account annually and if applicable, will automatically increase your savings rate annually until you reach the plan's maximum rate.

Get started today!



Visit mylife.jhrps.com/ontarget

Log on to enroll or learn more

OR



Call us at 1-855-969-5737

We're available Monday through Friday,
9:00 a.m. to 6:00 p.m. ET

Here's how OnTarget can work for you

- Personalized mix of investments from your plan's line-up.
- Regular rebalancing to keep your portfolio in line with your optimal asset mix.
- Annual progress reports to help you stay on track.
- With OnTarget, you will automatically start saving in the plan. Your savings rate will gradually and automatically increase each year until you are saving 15%.

How much does OnTarget cost?

The professional management fees for OnTarget, based on your account balance of \$0, is estimated to be \$0 per month. Management fees are taken directly from your account so there is no bill to pay and you can cancel at any time. For more details, please see the enclosed Investment Advisory Agreement.*

*Fees vary by the amount in your account balance. A full fee schedule is provided in the OnTarget Investment Advisory Agreement.

This projection was completed using your age, assumed years to retirement, estimated annual pay, savings rate, account balance and investment mix. A strategy based solely on this information may be different than one prepared based on additional information, which is why we encourage you to provide details on other assets. If you have additional savings, IRAs or other retirement programs, please log on to mylife.jhrps.com or call us at 1-855-969-5737.

For purposes of projection, Morningstar has estimated your final annual pay (your salary the year before your expected retirement age) based on their methodology and has made adjustments to account for inflation. Your actual final pay could be substantially higher or lower. The final wage estimate assumes the following real pay increases (i.e., above the rate of inflation): Morningstar assumes that the greatest rate of growth will take place from ages 21 to 30, that your salary will continue to grow at a strong but slower rate between the ages of 30 and 40, and a more moderate rate up to the age of 50, and that your salary increases will level off after age 50. For participants age 64 and under, your assumed retirement age is 65. For participants 65 and over, your assumed retirement age is your current age plus one year.

Please note, if your balance includes company stock or brokerage account assets these assets are considered in our advice, but they are not managed. Because these assets are not managed, they are not included in the account balance that we represent when we estimate your monthly fees. However, the balance of these assets are included within your future income projections.

Income from this Plan under your current strategy assumes that you maintain your current savings level and investment strategy until retirement. If you decide to select the OnTarget strategy, Income from this Plan assumes you adopt the Managed Savings program in addition to enrolling in the Managed Account program. Investment income may include distributions from your 401(k) plan, the IRS required minimum distributions and social security distributions. Based on forward-looking simulations, you have a 75% probability of meeting or exceeding this retirement spending amount. Past performance is no guarantee of future results.

Target income goal is 100% of salary at retirement minus all taxes and contributions, which is a measure of take-home pay. This figure assumes the same inflation-adjusted dollar amount will be distributed on an annual basis until you die. Morningstar's calculations assume a life expectancy of 92 for Males and 95 for Females.

The provided Social Security estimate is based on salary growth assumptions and an algorithm provided by the Social Security Administration. Social Security benefits will be reduced if taken before reaching full retirement age. Your estimate may differ from the one shown on the Social Security Statement that you receive by mail each year. You may override this estimate by visiting mylife.jhrps.com or calling 1-855-969-5737.

This personalized analysis is presented in conjunction with the enclosed Investment Advisory Agreement (Form ADV). The analysis was prepared to illustrate how a discretionary management service might change or help improve your projected retirement income. The Investment Advisory Agreement describes the features of the OnTarget program in detail. Please read it carefully before you sign up.

The program fees for OnTarget are reflected in the projections contained within the profile. All illustrations are shown net of fees. For a detailed fee schedule please refer to the Investment Advisory Agreement.

John Hancock Personal Financial Services LLC, Morningstar Associates, LLC (Morningstar) and your Plan Sponsor cannot guarantee the retirement income in these projections. This is simply an illustration of how the OnTarget program could help improve your retirement income.

For more information log on to mylife.jhrps.com or contact a Personal Financial Solutions representative at 1-855-969-5737. Representatives are available between 9 a.m. and 6 p.m. ET on New York Stock Exchange business days. For your protection, all calls to a representative are recorded.

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.

Participation in OnTarget does not guarantee investment success. All investing involves risk including possible loss of principal. Fees for this service are based on a tiered schedule and vary by account balance. For more information, consult the OnTarget Investment Advisory Agreement. John Hancock Personal Financial Services LLC ("JHPFS"), a registered investment adviser and affiliate of John Hancock Retirement Plan Services, LLC, is the investment manager of the OnTarget program. JHPFS has selected Morningstar Investment Management LLC, a registered investment advisor and wholly-owned subsidiary of Morningstar, Inc., to act as the independent financial expert for OnTarget. JHPFS monitors Morningstar's performance. Morningstar Investment Management LLC is not affiliated with John Hancock Retirement Plan Services, JHPFS or their affiliates.

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John Hancock Retirement Plan Services, LLC offers administrative or recordkeeping services to sponsors and administrators of retirement plans, as well as a platform of investment alternatives that is made available without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Retirement Plan Services, LLC does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity. John Hancock Trust Company LLC provides trust and custodial services to such plans.

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01/21/2019

Dear Ashley,

As part of your ABC Bio Source LLC 401(k) Plan account, you have access to OnTargetSM a professionally managed strategy that helps you make well-informed decisions when it comes to saving and investing for your retirement. OnTarget is offered through your plan by John Hancock and is backed by the expertise of Morningstar, an independent registered investment advisor.

Take a look at the enclosed Retirement Readiness Report we've prepared just for you to see how OnTarget could help you meet your retirement goals.

With OnTarget you will receive:

- Independent advice that is in your best interest
- A holistic view of your savings and projected retirement income
- A customized saving and investing strategy to help you reach your goals

The professional management fees for OnTarget, based on your account balance of \$0, is estimated to be \$0 per month. Management fees are paid directly from your ABC Bio Source LLC 401(k) Plan account so there is no reduction in your take-home pay, and you can cancel at any time.

Get started now — log on to mylife.jhrps.com/ontarget

Sincerely,

John Hancock Retirement Plan Services

P.S. If you have any questions about your report or would like to discuss your customized strategy, please call us at **855-969-5737**. John Hancock advisors are available Monday through Friday, 9:00am - 6:00pm ET.