



One account for your retirement savings

Combining your retirement accounts makes
it *easier* to manage your finances.



As you move through your career, you may have changed jobs for new opportunities, exciting challenges, or increased rewards.

When you leave your job, you stop contributing to your past employer's retirement plan. If you don't roll it over to another account, you could end up juggling a number of retirement accounts from past employers. And that means multiple retirement plan statements, logins, and passwords whenever you want to see how much you've saved for retirement. It's also likely that you're paying fees on all those accounts.

Simplify with a single account

You can combine your retirement accounts, including 401(k)s, 403(b)s, 457s—even IRAs—into your current retirement plan with John Hancock, and we make it easy for you.¹

With a single account, managing your savings is easier:

- ☑ One statement and one number to call with questions
- ☑ One strategy for your investments
- ☑ A comprehensive view of your retirement savings and progress
- ☑ Possibly fewer sets of fees than you were paying for all those accounts

If you decide that combining past accounts into your current plan with John Hancock is right for you, our team makes it easy. We can handle all of the details—at no cost to you—and we'll even help with contacting other providers, so you don't have to go it alone.



¹ Rollovers are available for plans using John Hancock's consolidation services and are subject to the provisions of your company's plan. As other options are available, you are encouraged to review all of your options to determine if combining your retirement accounts is suitable for you.

John Hancock Personal Financial Services, LLC, 200 Berkeley Street, Boston, MA 02116.

John Hancock Retirement Plan Services, LLC, 200 Berkeley Street, Boston, MA 02116.

NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.

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See if combining accounts is right for you.

Call us at **877-525-7655**,
Monday through Friday,
8:30 A.M. to 7:00 P.M.,
Eastern time.