



Save *more* now!

Help make more progress toward your goals

Managing all your financial obligations can be a balancing act, but saving for retirement is an important step in getting you prepared for your future.

Here are some things you can do to help make sure you're saving enough to reach your savings goals.



Maximize your savings

Every year, the IRS updates the limits it places on retirement plan savings. They've just announced that the annual contribution limit—**how much you can save in your workplace plan in 2024**—is \$23,000.¹ Make sure you know what this means for your retirement savings—and see if you can save more.



Catch up on saving

The IRS allows people age 50 and older to save more than the standard limit every year. **The catch-up contribution amount is \$7,500 in 2024**—which means that you can save a total of \$30,500 if you'll be age 50 or older by the end of the calendar year.

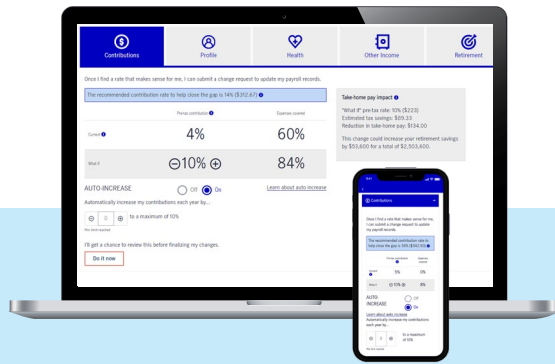


Personalize your savings strategy

John Hancock's retirement planner² shows you your estimated income, your unique projected spending needs in retirement, and your progress toward meeting your goal. If there's a gap, the retirement planner will suggest a contribution rate that can help you reach your goal.

¹ Annual contribution rates are based on the IRS 2024 retirement plan limitations and are subject to change. ² The projected retirement income estimates for your current John Hancock accounts, future contributions, employer contributions (if applicable), and other accounts set aside for retirement used in this calculator are hypothetical, for illustrative purposes only, and do not constitute investment advice. Results are not guaranteed and do not represent the current or future performance of any specific account or investment. Due to market fluctuations and other factors, it is possible that investment objectives may not be met. Investing involves risks, and past performance does not guarantee future results.





Access our retirement planner at myplan.johnhancock.com to see if you're contributing enough today to cover your expenses in retirement.

Take advantage of the 2024 IRS limits to *save more!*

If you're not saving the maximum, see if you can save more. Increasing your contributions annually, even by as little as 1%, may have a significant impact on your savings efforts.

Log in to your account and increase your contribution rate today or speak with your plan administrator.



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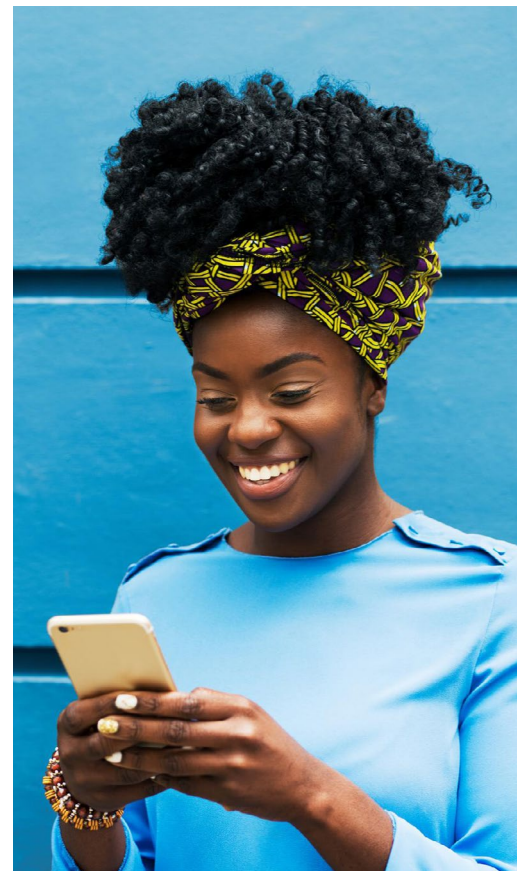
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