John Hancock *Advice*

Our goal is to help you reach yours

We know that figuring out how to save for important personal financial goals can be overwhelming. If you don't want to go it alone, we've got a team of experts who can help you with objective financial advice.

Choose an expert who will work in your best interest

The John Hancock Advice Team is made up of licensed financial advisers who can guide you through building a plan for your future. All our advisers 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.

Get help pursuing your personal financial goals

Many people have a few financial goals they want to pursue but find it hard to set and manage them among their other financial priorities. Objective financial advice from an expert can help you prioritize and chart your best course of action. A financial adviser can also work with you to develop a financial plan that can help guide you through your future life events and different market conditions.

The John Hancock Advice Team of CERTIFIED FINANCIAL PLANNER™ professionals offers financial planning services to help people who want to take on a particular goal, as well as people who need a big-picture financial plan. No matter what your financial situation looks like, our team of financial planners will analyze your finances and build you a plan with recommendations based on what *you* need.

Financial *planning*

If you'd like someone to review your current financial situation, discuss your goals, and build a personalized plan to pursue those goals, we're here for you. You can choose to have your CFP® professional create a custom or a comprehensive financial plan, just for you.

Your options

	Custom plan	Comprehensive plan
What is it?	A plan that covers certain areas of your financial situation based on your specific goals today	A thorough analysis of your entire financial picture
What can it include?	We can build a custom plan around any specific action, goal, or concern you want to take on and take control of. • Retiring comfortably • Paying off debt • Getting married • Affording college • Starting a family • Buying a home • Changing careers • Building a budget	With a comprehensive plan, we'll consider every financial aspect, goal, question, or concern. • Retirement planning • Education planning • Tax management • Estate management • Cash flow and debt management • Insurance review • Investment allocation
Who is it best suited for?	People who want to pursue a specific goal or solve a particular financial matter, tackling those most important now and focusing on lower-priority items later	People who want to map out all aspects of their life—short- and long-term goals—and build a plan to see how all the pieces fit together

Working with a financial planner

CERTIFIED FINANCIAL PLANNER™ professionals are the standard of excellence for personal financial planning.

Your financial planner can:

- Gather your information, organize your goals, and analyze your situation
- Build personalized financial plans to help you map out your goals
- Help implement your plan
- Monitor your progress and offer advice and guidance through all life stages
- Act as a fiduciary and always put your interests first

Financial planning *pricing*

Custom plan

Choose this option if you have a top financial concern, and work with your adviser to build a plan around it.

$200/hour

Comprehensive plan

Work with your adviser on a plan that contains all your financial goals and maps out the necessary steps to take to put your plan into action.

$1,300/plan

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.

Financial planning process

What to expect from your financial planner—No matter which option you choose, your adviser will follow a seven-step financial planning process.

1 Meet with a planner
It all starts with a conversation. You'll get to know each other, talk about what brought you here, and review specific costs. Your initial consultation with John Hancock Advice is free.

2 Gather data
Your adviser will gather data on your net worth, assets, liabilities, cash flow, and income.

3 Discuss goals
You'll discuss your goals, values, behavior, financial priorities, concerns, and risk tolerance.

4 Analyze a course of action
Your adviser will analyze and recommend your course of action.

5 Develop a recommendation
Your financial planner will build your financial plan based on your personal and financial information.

6 Plan presentation
You'll be able to review your plan in our personal planning portal.

7 Final plan delivery
When you receive your financial plan document, you can discuss alternate scenarios and recommendations to pursue your goals. Once you come to an agreement, you and your adviser will agree on a list of next steps.

Ready to get started?

The John Hancock Advice Team is here for you.

Our team is committed to helping individuals and families prepare for all stages of life.

Let us help you pursue your personal goals and feel more confident about the future.

Call
888-955-5432

Email
advice@jhancock.com

Visit
johnhancock.com/advice

John Hancock

Financial planning and investment advice are provided by John Hancock Personal Financial Services, LLC (JHPFS), an SEC registered investment adviser. Before investing, consider your investment objectives and JHPFS's fees. JHPFS does not provide legal or tax advice, and investors should consult with their personal legal and tax advisors prior to purchasing a financial plan or making any investment.

Investing involves risks, including the potential loss of principal. Diversified portfolios and asset allocation do not guarantee a profit or protect against a loss. Nothing on this site should be construed to be an offer, solicitation of an offer, or a recommendation to buy or sell any security. Past performance does not guarantee future results.

NOT FDIC INSURED. NO BANK GUARANTEE. MAY LOSE VALUE.

MGR-P15197-GE 12/21 15197 MS1129211931692 | 26147