



Emergency *savings*

An easy way to help save for *emergencies*

Prepare today for the unexpected

Emergencies happen, which is why 57% of retirement plan participants¹—like you—say they worry about the impact an emergency would have on their financial situation. Whether it's a job loss, car accident, broken appliance, or sudden medical issue, you need to be prepared.

We understand it can be hard to save for emergencies while you're also trying to save for retirement. That's why we give you access to set up an emergency savings account, insured by either the FDIC or SIPC,² as one of the benefits of being a John Hancock retirement plan participant.

Start preparing for the unexpected

You can access emergency savings at myplan.johnhancock.com—you'll find the tile toward the bottom of the page.

Get started today with these simple steps.

- 1 Create** an emergency savings goal.
- 2 Decide how much** to contribute now, or maybe save a little each month.
- 3 Add in bank account** information, and set up the transfers.
- 4 Tell us a little more** to help us confirm your identity.
- 5 Register the account** by creating a password and ID.
- 6 Verify your identity** using text or call information.

You can also set up automatic transfers to your new account to make it even easier to meet your goals.

¹ In July 2020, John Hancock commissioned our seventh annual financial stress survey with the respected research firm Greenwald & Associates. An online survey of 589 workers was conducted between 7/28/20 and 8/14/20 to learn more about individual stress levels, their causes and effects, and strategies for relief. John Hancock and Greenwald & Associates are not affiliated, and neither is responsible for the liabilities of the other. ² Federal Deposit Insurance Corporation (FDIC) deposit insurance covers the depositors of a failed FDIC-insured depository institution dollar for dollar, principal, plus any interest accrued or due to the depositor, through the date of default, up to at least \$250,000.



Learn more about
John Hancock's
emergency savings
account at

myplan.johnhancock.com.



Emergency savings is a product offered by John Hancock Personal Financial Services, LLC, an investment adviser registered under the Investment Advisers Act of 1940. The assets in emergency savings accounts are swept into interest-bearing, FDIC-insured deposit accounts as described below. While the emergency savings service is accessible through your retirement plan website as an accommodation to you, it is a service that is completely independent of your retirement plan and, by providing access, neither your plan nor any plan fiduciary is recommending or endorsing the emergency savings service. The emergency savings account is not a tax-deferred account, and your retirement plan assets may not be invested in the emergency savings account.

Apex (the account custodian), in its sole discretion, may sweep the cash in a client's emergency savings account into and out of interest-bearing, FDIC-insured deposit accounts opened by Apex at participating banks (participating banks). Participating in the emergency savings program does not guarantee that any or all of the cash in a client's account will be swept into a participating bank. FDIC insurance only applies to those assets in a client's account that are swept into a participating bank. Assets in the client's account that are not swept into accounts at participating banks are not insured by the FDIC and have no bank or government guarantees but are instead covered up to \$250,000 by the Securities Investor Protection Corporation (SIPC), of which Apex is a member.

Interest paid on a client's emergency savings account will vary over time and can change daily without notice to the client. Interest paid on a client's emergency savings account may be lower or higher than interest paid on the bank account used by a client to fund the client's emergency savings account or the interest paid on deposits at the participating banks or at other banks.

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