



# John Hancock *Advice*

You bring your *goals*.  
We'll help you *get there*.

# Keeping it *Real and Personalized*



What's it like working with us? Glad you asked!

## *Who We Are*

As one of America's most trusted financial brands, John Hancock is dedicated to helping you achieve your goals – and your dreams.

Located in Boston, the John Hancock Advice team of licensed financial advisors exists to help individuals across the country make wiser financial decisions and build a better plan for what's ahead.

## *What We Do*

Backed by powerful technology, we believe in one-on-one human advice with your best interests always in mind. The products and services we offer are tailored to the unique needs of individuals in all 50 states and designed to accommodate you no matter where you are in your journey.

Working with John Hancock Advice, you will get a personalized, transparent, reassuring relationship and the holistic financial guidance and solutions you've been looking for.

# The John Hancock Advantage



Our team is backed by the resources and expertise of John Hancock, an industry leader for more than *150 years.*



You get access to an entire team of advisors, experts in providing personal financial guidance and dedicated to an *exceptional customer experience.*



Our advisors are fiduciaries, meaning they only make recommendations that are in *your best interest.*



With holistic product & service offerings, we are a one-stop-shop to accommodate all of *your financial needs.*

# Financial Advice & Investment Management



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Get on-going, low-cost **portfolio management** paired with unlimited advice from our team of licensed financial consultants.

From personal finance basics to in-depth situation analysis, we provide solutions tailored to individuals at every stage of life. Both innovative and personal, working with the John Hancock Advice team you'll get the *modern investing experience* and *advisor relationship* you've been looking for.

Advisory fees and investment management costs vary depending on product. Talk to an advisor for details!

## Insurance Protection



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Protect those closest to you with **life insurance** – with help from our specialists every step of the way.

How much coverage do you need? Which policy is right for you? Our insurance protection specialists will analyze your needs and help you determine the best policy for your unique situation. Whether you're looking for a new policy or questioning the one you have, *we're here to help.*

Insurance premiums vary depending on your personal situation and protection needs. Talk to a specialist for details!

# Financial Planning

Work with a CFP® Professional at John Hancock Advice to review your current situation, discuss your future goals, and build a personalized plan to achieve them. Regardless of your situation, we'll build you a plan that includes analysis and recommendations based on *exactly what you need*.



## Comprehensive Plan: \$1,300\*

\*Additional costs may apply depending on individual situations

**A comprehensive financial plan** includes a thorough analysis of your entire financial picture. Your CFP® Professional will look at all aspects of your life, your short and long-term goals, and then build a holistic plan to help you achieve them. Your plan will serve as a roadmap to help you stay on track and make important financial decisions down the line.

A comprehensive plan is great for people who have a more complex situation because it covers all areas of your finances, including but not limited to:

- Retirement Planning
- Education Planning
- Tax Management
- General Estate Management
- Budgeting
- Cash-Flow and Debt Management
- Insurance Review
- Investments
- Planning for Life Events
- Special Needs and Handicap Planning



## Custom Plan: \$200/hour\*

\*Total cost will depend on the topic(s) covered and be agreed upon before the plan is built.

**A custom financial plan** covers certain areas of your financial situation based on specific goals you need help planning for. Your CFP® Professional will help you prioritize your goals so you can tackle those most important to you now and focus on other, lower-priority ones sometime in the future.

A custom plan is great for people who feel pretty good about their overall situation but are looking for clarity and guidance in a particular area. Each plan is individually tailored, but some of the most common goals we build custom plans for include:

- Retiring Comfortably
- Paying off Debt
- Getting Married
- Affording College
- Starting a Family
- Buying a Home
- Changing Careers
- Building a Budget

If your situation changes, you can update your plan annually for a cost of \$250. This includes a meeting with your CFP® to review your situation and update your information, and an updated version of your plan with new recommendations based on what's changed.

*It all starts with a conversation.*

Once we understand your needs, we can discuss whether a **Comprehensive Plan** or **Custom Plan** is right for you.

# MyPortfolio

Digital Investing by *John Hancock*

My Portfolio offers an easy-to-use online investing experience, *plus* advice from real life professionals when you need it.

Our goal is  
to help you reach  
*yours*

MyPortfolio comes with *three* major benefits:

1. **Convenient** online investing with 24/7 account access
2. **Professionally** managed portfolios
3. **Human** advisors to consult when you need them

Whether you need to save for a home, consolidate old employer 401(K)s, or start saving for retirement yourself, *we've got your back!*

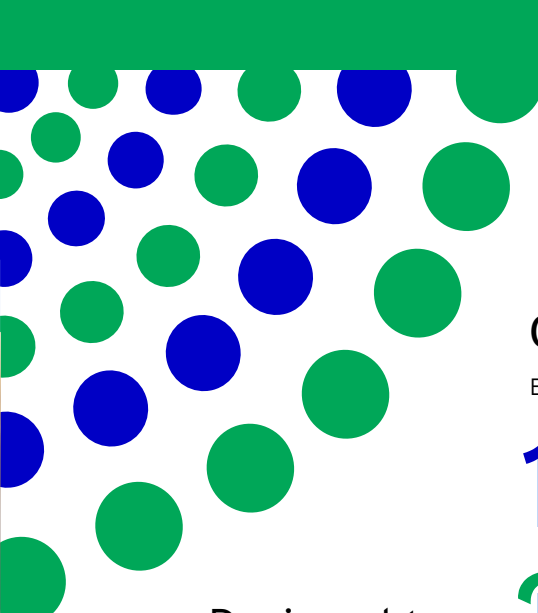


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MyPortfolio has an easy online account opening process, but if you do need assistance, we have professionals on hand to walk you through it over the phone **every step of the way.**

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Minimum investment: \$10,000  
Annual fee: 0.75% of the total amount you invest



Designed to accommodate the *modern investor*, no matter where you are in your journey

## Getting started with MyPortfolio step-by-step

Enjoy the convenience of a managed investment strategy through an interactive, online experience.

- 1 Visit** [www.JHMyPortfolio.com](http://www.JHMyPortfolio.com) and get started
- 2 Complete** our interactive investor profile quiz
- 3 Review** your customized portfolio recommendation
- 4 Finish** the online agreement to open your account
- 5 Enjoy** all the benefits of using MyPortfolio

## How do I know if MyPortfolio is right for me?

Everyone's situation is different. Not all financial products may fit your unique needs, but if these viewpoints reflect your thinking, MyPortfolio could be the right investment solution for you:

"When it comes to getting advice, I prefer a hybrid approach that combines online investing and human help when I need it."

"When it comes to investing, I don't want to pay high management fees."

"A personalized portfolio that's built to help me set, track and measure progress toward meeting my financial goals really appeals to me."

"I'm comfortable using technology to help me simplify managing my finances."

See for yourself at [www.JHMyPortfolio.com](http://www.JHMyPortfolio.com)

# 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 meet your personal goals and feel more confident about the future!

## Have questions? Reach out any time!

[1-888-955-5432](tel:1-888-955-5432)



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[www.johnancock.com/advice](http://www.johnancock.com/advice)



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Advisory services offered through John Hancock Personal Financial Services, LLC, an SEC Registered Investment Adviser. Boston, MA 02116. 888-955-5432.

MyPortfolio is a service provided by John Hancock Personal Financial Services, LLC ("JHPFS"), an SEC registered investment adviser. Clearing, custody and other brokerage services are provided to clients of JHPFS by TD Ameritrade Institutional, ("TD Ameritrade") member FINRA/SIPC. JHPFS and TD Ameritrade are not affiliated firms. Investments: not FDIC insured – No Bank Guarantee – May Lose Value. Investing involves risk, including loss of principal, and past performance does not guarantee future results.