



## Staying in step with *your* financial goals



While our current environment is likely causing general and financial stress among many of us — it's important to remember that saving for your retirement is a long-term investment.



Continuing to invest in a down market, can provide an opportunity for your retirement plan savings to actually buy more for less—and work to your advantage. When markets decline, remaining invested has often been a good strategy for long-term investors. Consider staying the course and try to **take emotion out of investing**.

As always, John Hancock remains committed to our participants and to helping you plan and prepare towards your long-term financial goals. During this time, we continue to closely monitor the Coronavirus COVID-19 event. We've taken several steps for the well-being of our employees and we continue to operate without interruption.



**For additional information on long-term investing strategies  
Login to your account and visit My Learning Center.**

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There is no guarantee that any investment strategy will achieve its objectives.

It is your responsibility to select and monitor your investment options to meet your retirement objectives. You should review your investment strategy at least annually. You may also want to consult your own independent investment or tax advisor or legal counsel.

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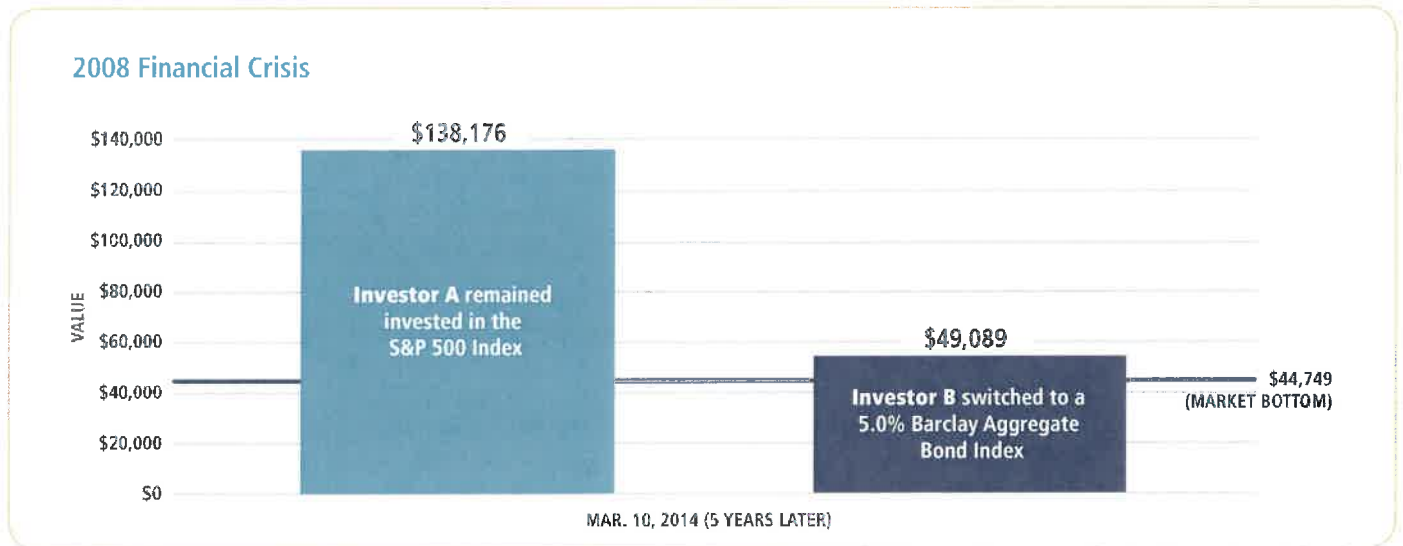
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# When markets are down, consider staying the course



When markets decline, remaining invested – instead of switching into fixed income – has often been a good strategy for long-term investors.

## Difference in return by switching strategies



Assume two investors had \$100,000 invested at the market peak on October 9, 2007. After the market fell on March 9, 2009, their investments would have been worth \$44,749.

**Investor A** stayed calm and remained fully invested. 5 years after the market fell, the investment recovered and was worth \$138,176.60.

**Investor B** got scared and moved money into fixed income, thinking that would be safer. 5 years after the market fell, the investment recovered only 9.70% of its loss.

The S&P 500 Index has been used as a representation of the markets.

Consider staying invested when faced with market volatility.

Hypothetical example for illustrative purposes only. Source: Morningstar Inc., S&P 500 TR. Indexes are unmanaged and cannot be invested in directly. You should always keep in mind, though, that you can't count on the market to behave the same way in the future as it has in the past. These comparisons, while a helpful way to evaluate your investment options, should not be considered predictors of future performance.

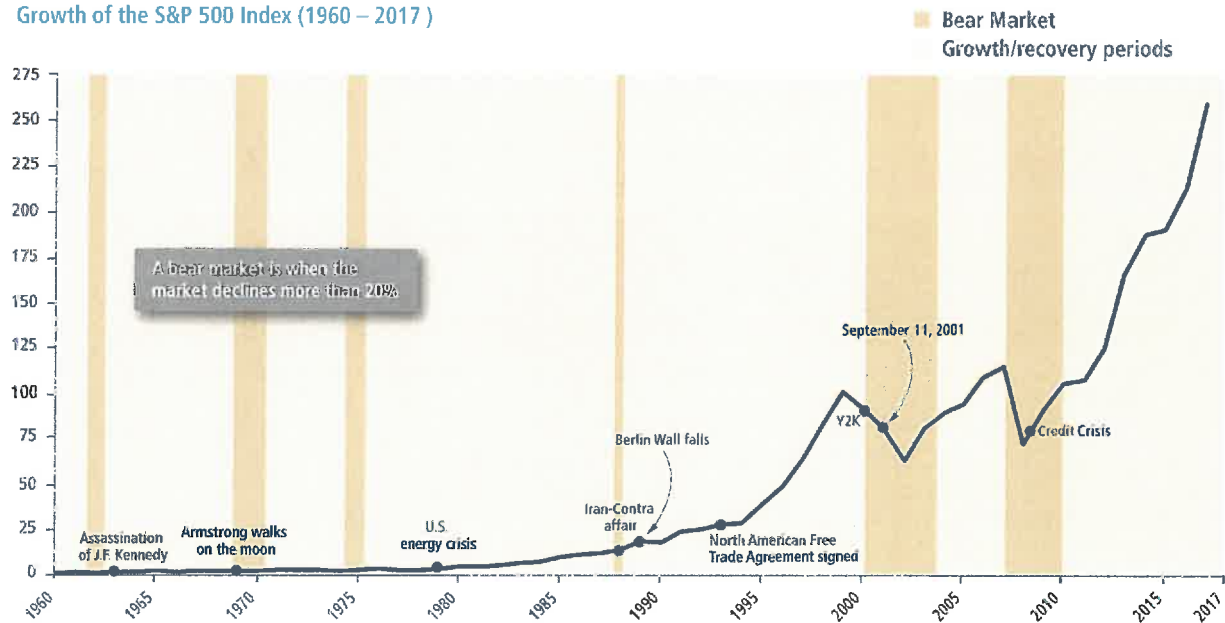
# Bear markets shouldn't scare you



When in the middle of a bear market, it can feel like there's no end in sight. In reality, however, bear markets tend to be short and are followed by longer periods of market growth.

History has shown that the market has recovered its losses after each bear market.

Growth of the S&P 500 Index (1960 – 2017)



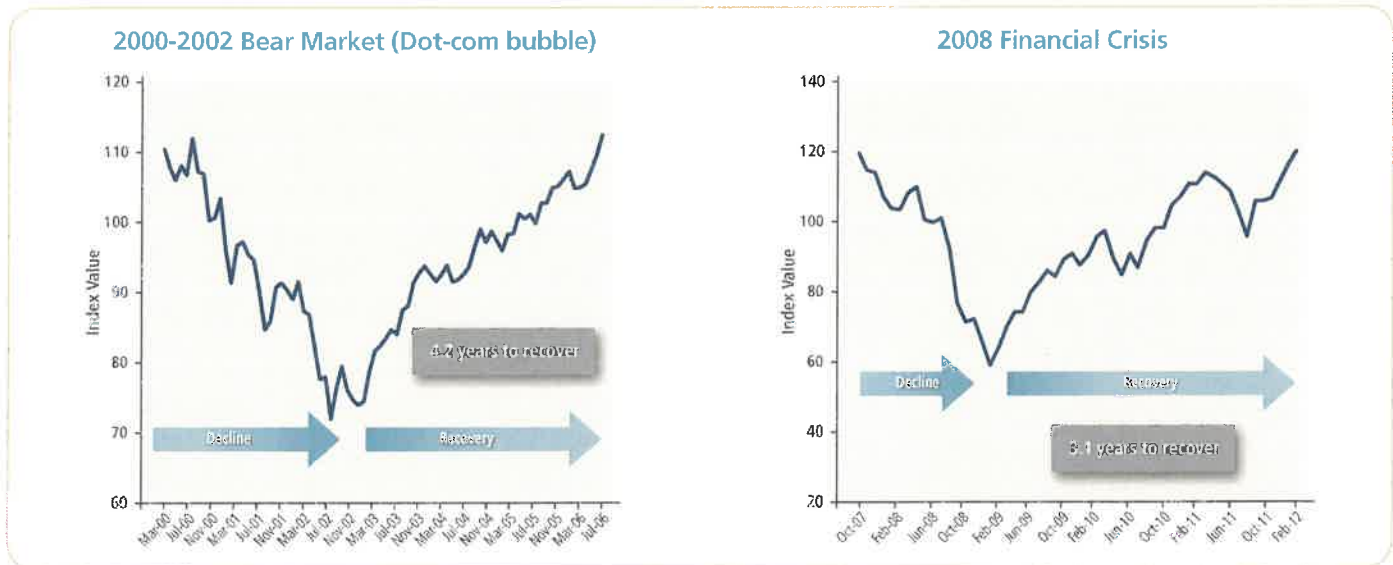
While there are no guarantees, you may want to consider a long-term perspective when market volatility occurs.

The S&P 500 Index has been used as a representation of the markets.

Hypothetical example for illustrative purposes only. Source: Morningstar Inc. Ibbotson SSBI US Large Stock Total Return Index. Assumptions: One-time investment of \$1 on January 31, 1960 in the S&P 500 Index. Indexes are unmanaged and cannot be invested in directly. You should always keep in mind, though, that you can't count on the market to behave the same way in the future as it has in the past. These comparisons, while a helpful way to evaluate your investment options, should not be considered predictors of future performance.



## Bear markets are temporary setbacks



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Looking at two recent market declines, there was substantial growth as the markets recovered. It took about 50 months following the 2000–2002 bear market and 37 months for the markets to recover following the financial crisis. During these recovery periods, there were great investing opportunities, since the markets were steadily growing.

Over the years, markets have experienced times of poor performance, but, their natural tendency has been to rebound – sometimes quickly. This can be reassuring and keep you focused on your long-term investment strategy.



For complete information about a particular investment option, please read the fund prospectus. You should carefully consider the objectives, risks, charges and expenses before investing. The prospectus contains this and other important information about the investment option and investment company. Please read the prospectus carefully before you invest or send money. Prospectus may only be available in English.

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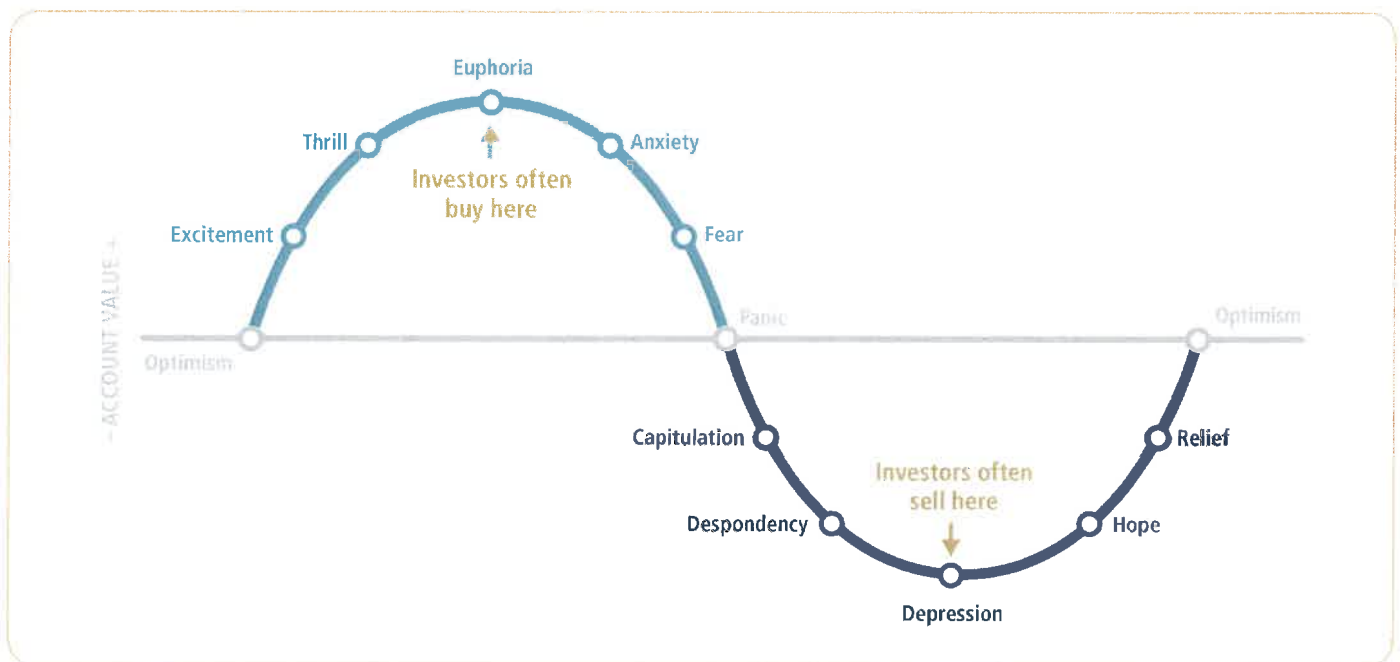
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## Take the emotion out of investing



Emotion often plays a major role in investment decisions. The following charts show emotional responses that an investor might experience during a typical market cycle, as their account value rises and falls.

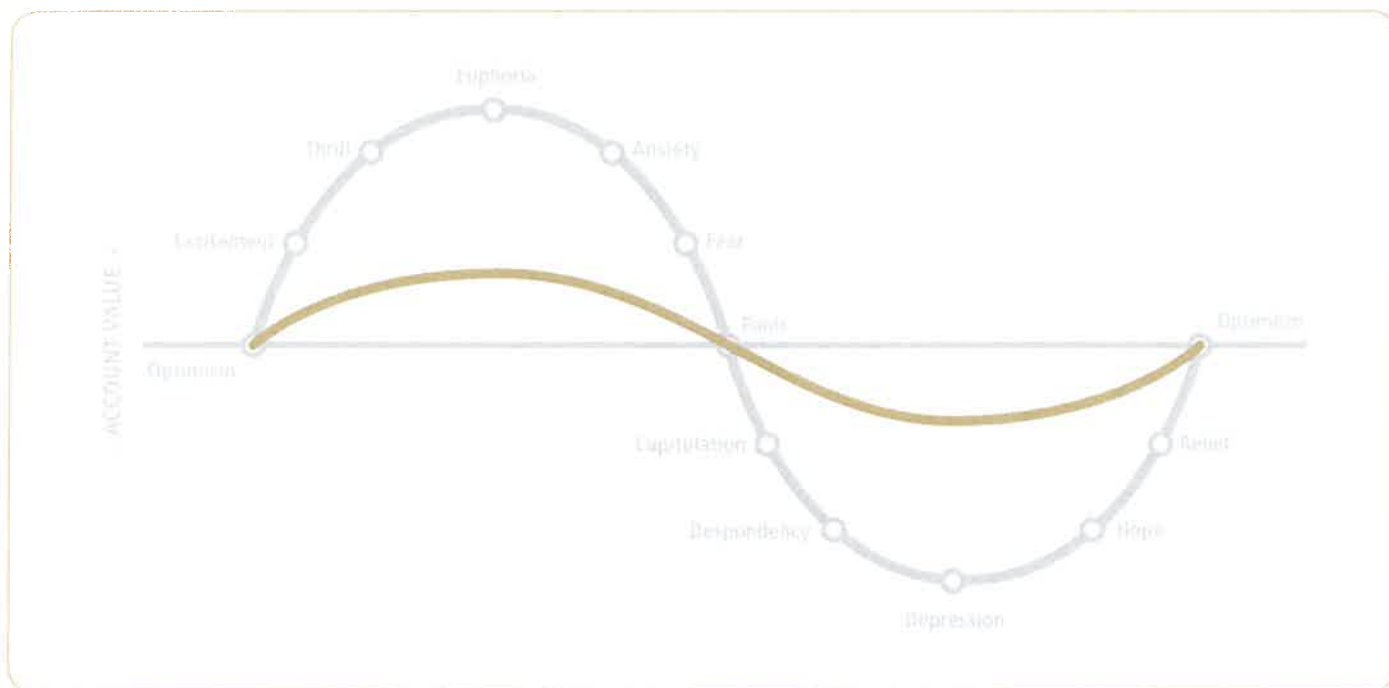
### The investing emotional rollercoaster



This chart shows the emotional highs and lows experienced over the course of a typical market cycle. A common mistake is to make decisions based on these emotions – to buy when markets are “hot” and to sell when they are declining. However, such behavior can result in a setback to saving for your retirement. Instead, not acting on the emotions and riding out the market cycle may be a good strategy.



## Reducing the investing emotional extremes



By staying focused on your long-term retirement goals, you may reduce the peaks and valleys of investing. Following some simple strategies may help you cope with market uncertainty:

- Stay the course
- Diversify your portfolio
- Invest for the long-term
- Keep contributing

With a little knowledge and planning, emotions may be better managed and the impacts of uncertain markets may be reduced



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# John Hancock COVID-19 pandemic response

In response to the potential risk of COVID-19, John Hancock has taken several steps to mitigate any operational disruption to our business. **Keeping our employees, customers, and our business partners safe is our top priority.** Please see below for more information.

## Preventive measures

- We've put a pause on nonessential international and domestic travel.
- Employees returning from international travel have been asked to self-quarantine and work from home for 14 days, and future personal international travel will be tracked on a go-forward basis.
- Employees who believe they may have been exposed to the virus are asked to notify their manager, self-quarantine, and work from home for 14 days.
- Meetings with more than 25 people in attendance will be virtual meetings; this applies to both internal meetings hosted at John Hancock and external meetings in which our employees may wish to participate.
- There will be no employee travel between our offices and campuses; and employees are being asked to work from home when possible.
- Visitors (nonemployees) won't be allowed in home offices without prior executive leadership approval.
- Extensive sanitizing is being done at home office locations; hand sanitizer and wipes are available throughout the office and at workstations.
- Client meetings will be held virtually, rather than in-person, whenever possible.

- Participant education meetings will be postponed or held virtually.
- There's no current impact to call center response times as call center staffing has been increased in response to the market volatility attributed to COVID-19.

## Business continuity plan

Business continuity plans have been tested and confirmed, including:

- Confirming that vital operational tasks (processing of trades, recordkeeping functionality, etc.) can continue to operate with a reduced workforce.
- Testing of remote working systems with the assumption that the majority of the workforce will be asked to work from home for some period of time.
- Requiring employees to bring laptops home every evening should company protocols shift abruptly.
- Confirming employee contact information, including home and mobile numbers, are accurate.

**An overview of John Hancock's business continuity executive summary is available on request.**



We're aware that this may affect how we collaborate with our sponsors, plan advisors, and third-party administrators. We're fortunate to have a robust suite of virtual tools that will allow us to continue to work effectively with each other and our business partners. John Hancock cares about the well-being of our clients and employees. **Our planning, preparations, and testing mean we're ready to meet your expectations as we collectively work through the realities of a global pandemic.**

*John Hancock*

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