



SPRING EDITION 2017

[CONTACT US](#) | [PAST ISSUES](#)

## mylifeflow<sup>®</sup> Web Enhancements

### OnTarget<sup>SM</sup> Managed Account and Retirement Manager Upgrade coming this summer.

We are committed to providing relevant and personal advice solutions to participants and helping them manage all aspects of their financial lives. To continue to support our commitment, the OnTarget managed account platform will undergo a robust redesign that adds new features and enhances the overall customer experience. Participants can look forward to:

- Engaging user interface
- Ability to personalize interface
- Goal based participant questions

To make sure your participants are aware of the OnTarget and Retirement Manager upgrades, we'll be promoting it on the MyLifeNow website and via email.

Investment advisory services for Morningstar Retirement Manager are provided by Morningstar Investment Management LLC.

Participation in OnTarget does not guarantee investment success. All investing involves risk including possible loss of principal. Fees for this service are based on a tiered schedule and vary by account balance. For more information, consult the OnTarget Investment Advisory Agreement. John Hancock Personal Financial Services LLC ("JHPFS"), a registered investment adviser and affiliate of John Hancock Retirement Plan Services, LLC, is the investment manager of the OnTarget program. JHPFS has selected Morningstar Investment Management LLC, a registered investment advisor and wholly-owned subsidiary of Morningstar, Inc., to act as the independent financial expert for OnTarget. JHPFS monitors Morningstar's performance. Morningstar Investment Management LLC is not affiliated with John Hancock Retirement Plan Services, JHPFS or their affiliates.

### Enhanced Distribution Experience

In considering whether to take money from their accounts, participants need to understand all the withdrawal strategies available and the ramifications of choosing one. Our streamlined experience helps your participants focus on these factors. And by better integrating guidance

and education into the flow, we're helping them make better decisions for their situation.

## Improved Investment Slider

We've upgraded the mylifenow<sup>®</sup> tool that helps new enrollees and current participants discover their plan investment approach. Our new slider makes it easier to understand and compare available investment options—including target date, target risk, and "choose your own." A new "I'll do it later" option encourages participants to seize the day by enrolling immediately in your plan's default fund and choosing investments later. In addition, all changes were designed to better comply with proposed DOL fiduciary rules.

mylifenow<sup>®</sup> is a registered trademark of John Hancock Retirement Plan Services LLC.

## Digital Statement Hub

Tracking progress toward a retirement goal requires multiple touches, and electronic statements make the task easier. Now participants can access and manage all their statements, all in one place.

See the enhanced distribution experience, investment slider, and digital statement hub [in action](#). (Please note that the screen images in this PDF are for illustrative purposes only.)



### UNSUBSCRIBE

John Hancock Retirement Plan Services, LLC are collectively referred to as "John Hancock".

John Hancock Retirement Plan Services, LLC offers administrative and recordkeeping services to sponsors and administrators of retirement plans, as well as a platform of investment alternatives that is made available without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Retirement Plan Services, LLC does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity. John Hancock Trust Company LLC provides trust and custodial services to such plans.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED

© 2017 All rights reserved.

S-IPS 33572-GE 5/17 33572

RS050917370230

FOR PLAN SPONSOR USE ONLY. NOT FOR USE WITH PLAN PARTICIPANTS.