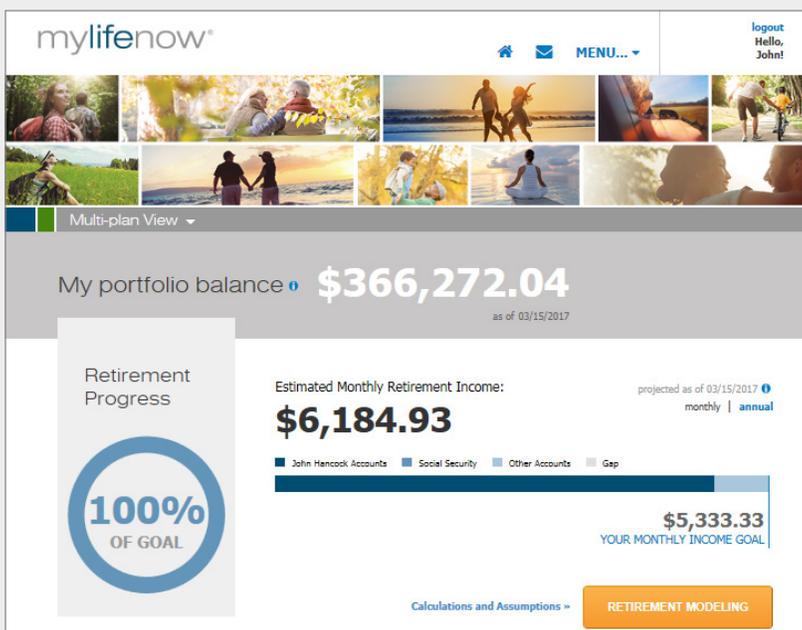


Are you ready for retirement?



Develop a long-term savings plan and help improve your overall retirement outcome by taking advantage of the interactive Retirement Income Calculator (RIC) available on your home page at mylife.jhrps.com.



Sample for illustrative purposes only.

What can you do with RIC?

You can take advantage of RIC as soon as you log into your account. From your home page, you can use RIC to:

- View your projected balance as a monthly or annual figure
- Hover over the bar graph for details about your account
- Keep track of your progress toward your goal
- Click **Calculations and Assumptions** to view the calculator's methodology (e.g. defaults for salary, estimated income growth rate, estimated inflation rate, etc).
- Click the **Retirement Modeling** button to access additional ways to personalize your retirement outcome.

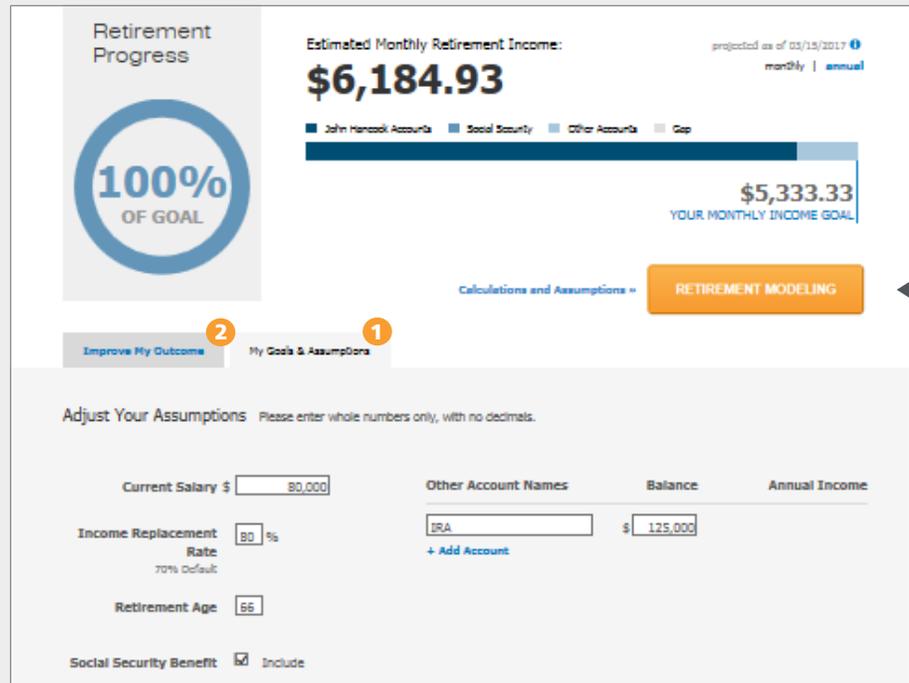
Personalize your retirement goal with Retirement Modeling

Retirement Modeling provides you access to additional calculator features and allows you to see how changes you make to your personal information can affect your retirement outcome.



ONE-ON-ONE SUPPORT
800-294-3575

Representatives are available between 8 a.m. and 10 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to a representative are recorded.



Sample for illustrative purposes only.

- 1 My Goal & Assumptions**—Change your retirement age, update your salary, modify your projected rate of return, or include/exclude Social Security. Add up to five outside assets you intend to use for retirement to further personalize your retirement goal.
- 2 Improve my Outcome**—Move the sliders to experiment with different contribution rates.*

You can apply these changes right away to optimize elections, or just experiment with different scenarios to see how they may potentially improve your outcome. Come back anytime to explore more and help stay on track.

Develop a strategy for a better retirement outcome

Whether your projection indicates you need to save more, or you're on track to meet your retirement income goal, there are always steps you can take to accumulate more for your retirement years. And that could mean a better future.

*The "Improve My Outcome" tab is only available if any one of your plans allows you to make contribution rate changes on this website.



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