



The John Hancock Risk Quiz

Take this Risk Quiz to find out your approach to risk and return. Fill in the number beside each item that applies to you in the “Points” box, and add up the total number of points to determine your risk score.¹

1 Your age

- 5 20–29
- 4 30–39
- 3 40–49
- 2 50–59
- 1 60 or over

Points

2 How many years until you plan to retire and begin making withdrawals from your plan?

- 5 25 or more
- 4 20
- 3 15
- 2 10
- 1 5

Points

3 The value of some investments may fluctuate significantly over time. If you invest \$10,000, what level of decline would you be willing to tolerate over five years?

- 4 Down to \$8,000 (a 20% decline)
- 3 Down to \$8,500 (a 15% decline)
- 2 Down to \$9,000 (a 10% decline)
- 1 Down to \$9,500 (a 5% decline)

Points

4 How comfortable do you feel with at least a portion of your investments invested in the stock market?

- 5 Very comfortable
- 4 Comfortable
- 3 Neutral
- 2 Uncomfortable
- 1 Very uncomfortable

Points

5 Which statement best describes your willingness to accept risk in order to achieve potentially higher returns?

- 5 I'm willing to accept a high level of risk in exchange for the potential for growth.
- 4 I'm willing to accept a moderate level of risk.
- 3 I'm willing to accept some risk in my investment options.
- 2 I'm willing to accept a little bit of risk in my investment options, but am concerned more with security.
- 1 I prefer more consistent returns because security is my priority.

Points

6 Do you agree you can meet your retirement goals based on your current salary and savings outside of your qualified investment plan?

- 5 Strongly agree
- 4 Agree
- 3 Neutral
- 2 Disagree
- 1 Strongly disagree

Points

Add up your points here for your total score:

Note the year in which you took this quiz:

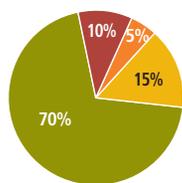
See reverse for score results

Your investing needs can change over time. You may want to retake the risk quiz as those needs change, to ensure that your risk profile accurately matches your risk tolerance. Log into your plan account online at myplan.johnhancock.com or use the John Hancock retirement mobile app to update your investments.

¹ The results are based on generally accepted investment principles, but by no means are you bound by the results or should you consider the results as investment advice. There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives. All investments involve risks, and fluctuations in the financial markets and other factors may cause declines in the value of your account.

Neither asset allocation nor diversification guarantees a profit or protection against a loss. Note that an asset allocation investment option may not be appropriate for all participants, particularly those interested in directing investment options on their own.

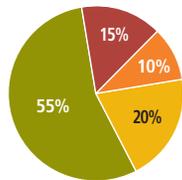
Now match your score to one of the risk strategies



6–10 points: conservative

If the statements below apply to you, a conservative portfolio may be right for you.

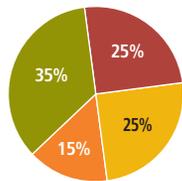
- Slow and steady is the best way to describe my approach to investing. I'm most comfortable contributing to my retirement plan on a regular basis and not taking much risk.
- I don't normally play the stock market, but I realize it's important to diversify my portfolio to meet my retirement goals.



11–15 points: moderate

If the statements below apply to you, a moderate portfolio may be right for you.

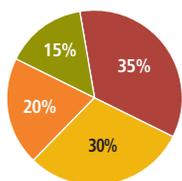
- I'm most comfortable knowing that my money is protected from extreme market fluctuations. I'm comfortable investing in some stocks, but I don't want to worry that my retirement savings are losing money.
- I want to increase my retirement savings but provide some protection for what I have.



16–20 points: balanced

If the statements below apply to you, a balanced portfolio may be right for you.

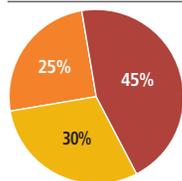
- I understand investing and am willing to take some risk to help my money grow, although I want a balance between building and protecting my money.
- Middle of the road—that's me. I want a diversified and balanced approach.



21–25 points: growth

If the statements below apply to you, a growth portfolio may be right for you.

- My aim is to make my money grow. I have very definite goals for my retirement and know that investing over the long term can help me reach them.
- I understand there are short-term risks and a potential for large swings in the stock market. But over the long term, I feel confident that equities offer the highest potential for growth.



26–29 points: aggressive

If the statements below apply to you, an aggressive portfolio may be right for you.

- I have an iron stomach, and I'm willing to take significant risk for the chance to make money.
- I have time to wait out market cycles because I'm confident that my savings will continue to grow.

Investment types



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

The categorization of investment type as “Conservative,” “Moderate,” “Balanced,” “Growth,” and “Aggressive,” in terms of the results of the risk profile, are simply suggestions for consideration. This material is not intended to replace the advice of a qualified financial professional. Before making any financial commitment regarding the issues discussed here, consider consulting with the appropriate financial professional to determine risk tolerances and the suitability of various investments and asset allocations in view of your individual, financial, investment, tax, family, and other personal considerations.

The content of this document is for general information only and is believed to be accurate and reliable as of the posting date, but may be subject to change. It is not intended to provide investment, tax, plan design, or legal advice (unless otherwise indicated). Please consult your own independent advisor as to any investment, tax, or legal statements made herein.

John Hancock Retirement Plan Services, LLC offers administrative or recordkeeping services to sponsors and administrators of retirement plans. John Hancock Trust Company LLC provides trust and custodial services to such plans.

Group annuity contracts and recordkeeping agreements are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, New York. Product features and availability may differ by state.

John Hancock Retirement Plan Services, LLC, John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York each make available a platform of investment alternatives to sponsors or administrators of retirement plans without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, each such companies does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

Both John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York do business under certain instances using the John Hancock name.

JH Enterprise® is a registered trademark of John Hancock Life Insurance Company (U.S.A.).

JH Signature™ is a trademark of John Hancock Life Insurance Company (U.S.A.) and is used under license by John Hancock Life Insurance Company of New York.

NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.

© 2021 John Hancock. All rights reserved.

MGS-P35899-GE 06/21-44951

MGR0423211617886 | 24617