



**Manulife**<sup>®</sup>  
Retirement

*John Hancock*<sup>®</sup>

# Save more *now*

Help make more progress toward your goals

Managing all your financial obligations can be a balancing act, but saving for retirement is an important step in getting you prepared for your future.

Here are some things you can do to help make sure you're saving enough to reach your goals.



## Maximize your savings

Every year, the IRS updates the amount you can add to your retirement savings. **For 2026, you can add up to \$24,500<sup>1</sup> to your workplace plan.** But, you should check if there are opportunities to save even more.



## Catch up on saving

If you turn 50 (or older) by the end of 2026, you can save even more through catch-up contributions. For 2026, the amount is \$8,000.

Starting January 1, 2026, those ages 60–63 can add \$11,250 in catch-up contributions.<sup>2</sup>

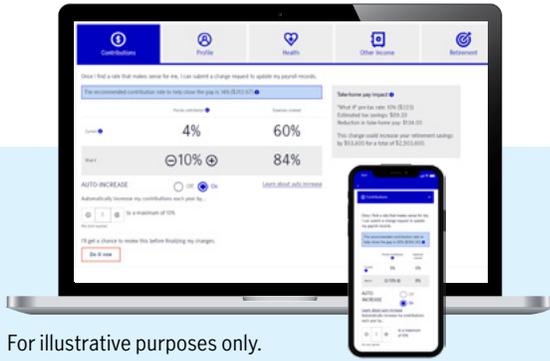


## New rule requiring mandatory Roth catch-up contributions for certain participants

Starting January 1, 2026, if the FICA wages you earned in 2025 from your employer exceed \$150,000, your catch-up contributions must be made as Roth (after-tax) contributions. If your plan doesn't offer a Roth option, then you can't make catch-up contributions.

<sup>1</sup> Annual contribution rates are based on the IRS 2026 retirement plan limitations and are subject to change. <sup>2</sup> Under SECURE 2.0, individuals who are age 60, 61, 62, or 63 at the end of the calendar year are eligible to make an increased catch-up contribution.





For illustrative purposes only.

Access our retirement planner<sup>3</sup> at [myplan.johnhancock.com](https://myplan.johnhancock.com) to see if you're contributing enough today to cover your expenses in retirement.

## Take advantage of the 2026 IRS limits to *save more*

If you're not saving the maximum, see if you can save more. Increasing your contributions annually, even by as little as 1%, may have a significant impact.

**Log in to your account and increase your contribution rate today or speak with your plan administrator.**



**3** The projected retirement income estimates for your current Manulife John Hancock accounts, future contributions, employer contributions (if applicable), and other accounts set aside for retirement used in this calculator are hypothetical, for illustrative purposes only, and do not constitute investment advice. Results are not guaranteed and do not represent the current or future performance of any specific account or investment. Due to market fluctuations and other factors, it is possible that investment objectives may not be met. Investing involves risks, and past performance does not guarantee future results.

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