

John Hancock[®]

MUTUAL FUNDS

My Future Planner



What have you promised yourself
for retirement?

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NOT INSURED BY ANY GOVERNMENT AGENCY.

Make it a reality



Every retirement could benefit from a little future planning.

So here's your chance to really think about all the goals and dreams important to you, and to start to put together a strategy to make them happen. Your financial professional can help you set goals and priorities, but the promises you make are all yours!

It's the rest of your life.
How are you going to spend it?

When I retire, I promise I will give myself time to...

Which statements best describe you and your ideas for retirement?

Find the activities that appeal to you and then turn to the corresponding section to get started.

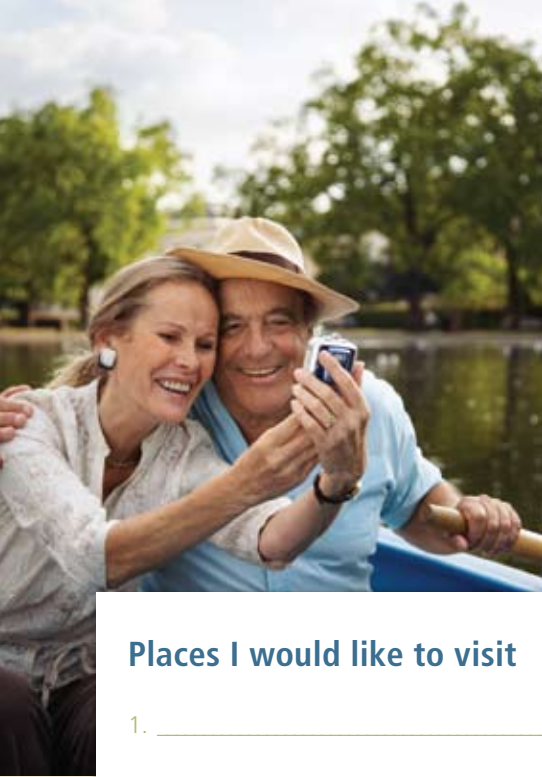


- 1 Travel** [PAGE 2](#)
I can't wait to pack my bags and visit some of the places I've read about — Paris, Rome, China, maybe even a safari!
- 2 Focus on family** [PAGE 3](#)
Kids grow up so fast, and I want to spend time with them before they get too busy.
- 3 Learn something new** [PAGE 4](#)
For years I have wanted to _____ (learn more about computers, speak Italian, read the classics, take a college course). This is my opportunity to do just that.
- 4 Volunteer** [PAGE 5](#)
I've always wanted to donate time and energy, as well as money. Now that time constraints are lessened, I can do things that help others and fulfill my need to give back.
- 5 Open a business** [PAGE 6](#)
I worked for someone else my whole life. Now it's my chance to run my own business and make the decisions, and see whether or not I can make it prosper.
- 6 Connect with friends** [PAGE 7](#)
It's hard to stay in touch over the years, when everyone is so busy and lives so far apart. I look forward to visiting with old friends, writing long letters and lunching regularly in town.
- 7 Perfect a skill** [PAGE 8](#)
I want to focus my time and energy on _____ (golfing, woodworking, bridge, sewing, gourmet cooking, etc.) for a while, to see how much better I could become.
- 8 Keep working** [PAGE 9](#)
I love what I do, so why stop? Maybe a little more free time would be nice.
- 9 Get in shape** [PAGE 10](#)
My health is important to me. I'll be able to take long walks, join an exercise class, or start swimming again. Since I won't be commuting, I'll be able to visit farmer's markets for fresh produce and have time to cook healthier meals.
- 10 I don't know** [PAGE 11](#)
I've never really given it much thought, although I've been meaning to... but I just haven't had the time.

Turn to the specific pages you're interested in, or explore them all for great ideas!

1 Travel

If you could go anywhere in the world, where would it be?



Are you ready to get going? Chances are you've been mentally packing your bags for years. Now is the time to put pen to paper and think about where you most want to visit.

MOST POPULAR DESTINATIONS IN THE WORLD¹

- France
- United States
- Spain
- China
- Italy
- United Kingdom

MOST POPULAR U.S. DESTINATIONS²

- Orlando, Florida
- New York City, New York
- Las Vegas, Nevada
- San Francisco, California
- Los Angeles, California
- Chicago, Illinois

Places I would like to visit

1. _____
2. _____
3. _____
4. _____
5. _____

When?

Approximate cost

TIP

Looking for ideas? Check out these Web sites geared toward active seniors:

50+ Expeditions:
www.50plusexpeditions.com

Senior Women's Travel:
www.poshnosh.com

¹ World Tourism Organization (UNWTO), Tourism Highlights, 2009 edition, based on International Tourist Arrivals, 2008 data.

² www.forbestraveler.com

The Web sites listed are for informational purposes only. The material contained on the Web sites has not been verified for accuracy.



2 Focus on family

Who are the people most important to you?

Many people look forward to spending quality time with their children and grandchildren once they stop working full time. This can take many different shapes, from caring for grandchildren while parents work, to picking them up after school, to making vacation plans that include them. The gift of time is a wonderful thing!

So what have you dreamed of doing with your children or grandchildren?

- Show them the country or town you were born in?
- Take the whole family to Disneyland for a special vacation?
- Teach the kids to swim?

WRITE IT DOWN

Here's your chance to make it real. Research has shown that by setting goals down on paper, you greatly increase the chance of success.

Family values that are most important to me

1. _____
2. _____
3. _____
4. _____

Things I'd like the kids to learn from me

1. _____
2. _____
3. _____
4. _____



TIP

Spend some time with your children and grandchildren going through old pictures and albums. Talk about the people in the pictures — who they are, why they are important to you — and pass on the family history.

3 Learn something new

What intrigues you?



Years ago, it was thought that you couldn't teach people new things after they reached a certain age. Not only is that not true, it's vital for healthy brain development for people to keep learning.

Almost half of the adults in the United States are enrolled in some sort of lifetime learning whether it is dancing, writing, playing tennis, or learning a new language. The benefits of gaining knowledge for adults 50-plus include: improving memory, keeping the mind sharp, meeting new people and finding a new interest.¹ So the learning process can be fun and valuable to you, and you reinvigorate your brain at the same time!

Basically, learning new things offers all kinds of benefits. You might discover a talent for sculpting you didn't know you had, or a love for gardening, or the ability to speak a foreign language. You might be surprised to discover aspects of yourself that you didn't know were there.

TIP

Many colleges, universities and organizations offer free courses to senior citizens. Make sure to ask the Registrar if such programs are available, or if any discounts apply.

LOOKING FOR IDEAS?

Adult education programs can be found in most communities. Look in your local newspaper or contact your library for a list. Or call your town's high school — often adult programs use the high school to conduct classes.

What have you always wanted to do or try but never could?

1. _____
2. _____
3. _____
4. _____
5. _____

What small step can you take today to get started?

- _____
- _____
- _____
- _____
- _____

¹ "The Benefits of Lifelong Learning for Adults 50-plus," www.seniorliving.about.com, 2010.

4 Volunteer

How can you give back?

Many people look forward to volunteering when they retire. Some feel a personal connection to a cause; others are looking for a hands-on activity. Whether you wish to:

- fight a disease
- read to the blind
- build a house
- raise money for a cause
- work in a food pantry
- mentor/tutor a child

...or use your knowledge and skills in some other way, there are lots of benefits to volunteering. Not only does helping others make you feel good and purposeful, it can be healthy for you. Research has shown that volunteering improves mental health, memory and engagement in the community, while reducing physical limitations and depression.¹

MAKING A DIFFERENCE

Almost 24% of those 65 and older say they volunteered at least once in the last year.²

Some ideas to get you started

What were your prior occupations?

What were three key strengths that helped you in those professions?

Do you have a skill or professional capability that can be used?

What knowledge or talent could you contribute?

Do you have a personal connection to a cause that you'd like to explore?

What have you longed to do if you only had the time?



TIP

You might already be active in a charity or know the cause you wish to volunteer for. But if not, these two sites might help point you in the right direction.

Next Chapter Initiative:

www.civicventures.org/nextchapter

Volunteer Match:

www.volunteermatch.org

1 www.about.com, 3/16/09.

2 Bureau of Labor Statistics of the U.S. Department of Labor, "Volunteering in the United States, 2009," 1/26/10.

The Web sites listed are for informational purposes only. The material contained on the Web sites has not been verified for accuracy.

5 Open a business

Ready to try it your way?



Maybe you bought bread in a bakery and realized that your own was better. Maybe you started helping friends plant their gardens and then had their friends ask you for help. Or maybe it was when neighbors asked you to plan their parties that you got the idea — “gee, maybe I should do this as a business!”

For years you worked for someone else, but you always had the urge to do it yourself. So why not give it a try now? Let’s face it, you’re too young to retire!

The key to successfully starting your own business is careful planning. About half of new businesses fail in the first five years,¹ and the reason is almost always a lack of strategy and a plan. The financial aspects are also important. How will you finance the venture? Will you need a loan?

Ask yourself the following questions to help you get started.

**Do you have a great idea for a business?
What is it?**

What need would your business or service meet that is currently unmet?

What would you provide that would distinguish your business or service from others?

TIP

The Small Business Administration has lots of great information and a small-business startup guide at www.sba.gov/starting.

Fortunately, there are lots of people and resources that can help you.

- Your local Chamber of Commerce is close by.
- SCORE (Service Corp. of Retired Executives) is comprised of volunteers who offer advice and guidance for real-life situations.
- The IRS has information and resources, as well as a checklist, for going into business at www.irs.gov/businesses/small.

¹ United States Small Business Administration, 2010.

6 Connect with friends

How do you stay close over the years?

It's hard to stay in touch with friends over the years. Everyone is so busy that you fail to notice you haven't seen so-and-so in a while...and the years go by.

- People change jobs or retire.
- Children grow up and move away.
- Health issues keep you (or your friends) from social clubs or activities.
- Families relocate.

But these connections are important to us — they matter. The people we've known for years know us differently than recent friends, from having shared aspects of our lives. They remember us not just as we are now, but as we were then as well. One of life's simple pleasures is sharing a laugh with an old friend. So why not plan now to revisit those people and friendships that matter most?

It's time to get back in touch!



Friends I'd like to reconnect with

1. _____
2. _____
3. _____
4. _____
5. _____

TIP

If you like to catch up on the telephone, find out if your phone company offers any packages that could benefit you. Many offer unlimited local and long-distance calling for a fixed price, which could save you money.

The Internet offers wonderful new ways to reconnect with old friends and stay in touch with new ones. Try these Web sites to see if you can locate your friends, neighbors or business associates. If you don't have access to a computer, your local library can assist you.

Fallen out of touch with old friends, schoolmates or military service personnel? Wonder where your neighbors are now?

- www.facebook.com
- www.mylife.com
- www.google.com
- www.militaryconnections.com

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7 Perfect a skill

What is your passion?



Many people have a passion for something in their life — an activity they love to do and wish they could do more often. Some love to golf, play bridge, woodwork, sew, garden and gourmet cook, for example. But in many cases, the things that people love to do have had to come second to the realities of earning a living, raising children and being responsible for so many things.

But retirement is the perfect opportunity to focus your time and energy on the passion in your life. Don't be surprised to find that you have renewed energy when it comes to doing something you truly love, that's just for yourself.

What hobbies would you like to take to the next level, or what talent or skill could you more fully explore?

What steps are needed to accomplish this?

TIP

If you've mastered a special skill, it might thrill you more to pass on your knowledge to someone else. Coaching, tutoring and teaching are always in demand, and they can be highly profitable as well.



8 Keep working

If you love what you do, is it really work?

Are you one of those fortunate few who really enjoy what you currently do for work? If so, you might not look forward to stopping work at all and choose not to retire. Or do you plan to continue working for a variety of reasons? If so, you're not alone; nearly 20% of not-yet-retired workers plan to work in some capacity until 70 years or older.¹

Many people who choose to work in retirement plan to gradually phase out of the work force over time; they want more flexibility to do the things they'd like to do and the time to enjoy them, but work is still important. Although working longer has positive financial implications, there are other reasons people choose to work as well.



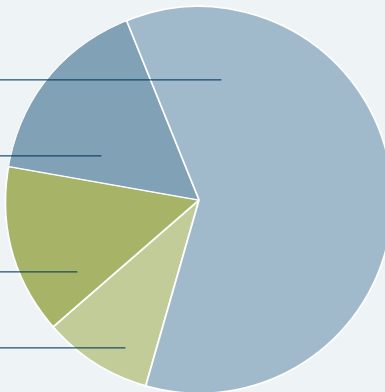
WHY PEOPLE WORK IN THEIR LATER YEARS¹

60% I enjoy it and don't want to stop

16% Work is part of who I am

14% Financial security/
maintain current standard of living

9% Fear of being bored



TIP

Arrange for flexible scheduling, part-time work or telecommuting while you are still employed full-time.

If you find your work fulfilling, then maybe you'll want to keep working and not retire.

Ask yourself:

Am I engaged in what I do? _____

Do I feel that I'm contributing? _____

Does this fulfill my social needs? _____

Is my income needed to live on or for luxuries? _____

¹ "Redefining Retirement Planning," PNC Wealth Management Study, 2009.

9 Get in shape

Are you physically fit?



What are Americans' priorities as they age? 60% said staying strong and healthy.¹ If you intend to get in shape "one day," have been meaning to get in shape or would like to become more aware of your body and health, then why not start NOW?

So how can you get in 20 minutes of exercise a day? Think in terms of everyday activity. For example, don't try to get the parking space closest to the store. Instead, park further away and walk the distance! Or stroll to purchase your daily newspaper at a local store rather than have it delivered.

KEEP WALKING

Walking briskly for as little as half an hour a day can lower the risk of having a stroke.²

SOME SIMPLE WAYS TO EXERCISE & CALORIES BURNED PER HOUR³

■ Biking	441
■ Lawn mowing	324
■ Gardening	324
■ Walking	297
■ Golfing	240
■ Light housecleaning	240

How can you incorporate these or other methods of exercise into your life?

1. _____
2. _____
3. _____
4. _____
5. _____

TIP

Do you live near a park or recreation area? If so, there are probably organized walks and hikes you could join. It's a great way to exercise and meet people!

How else can you get healthier?

Many people find it useful to examine their food choices and patterns. If you're always on the go, you might eat a lot of fast food or takeout, which isn't good for you.

- Make a commitment to preparing your own food.
- Try to sit down to eat at a table as often as possible.
- Frequent farmer's markets to look for fresh fruits and vegetables. The closer you are to the food source, the healthier it probably is for you.

1 www.msnbc.com, "Bigger Aging Worries than Wrinkles, Readers Say," 4/25/08.

2 Results of study led by Steven Hooker, University of South Carolina's Prevention Research Center, 2/2008.

3 www.cancer.org. Calories burned are based on a 150lb. person and vary depending on weight, body composition and level of intensity.

10 I don't know

What will I do in the years ahead?

There's a saying that life is what happens to you when you're busy doing something else. It's easy to see how that can happen, especially when it comes to planning for retirement. There's so much to do and accomplish today that many people put off planning until tomorrow, "when they'll have more time." But guess what? You'll be busy tomorrow, too.

So make a commitment to yourself to start planning for retirement today, because the more time you have to prepare, the better your choices will be. If you've never thought about what you might do when you retire, talk to your financial professional; he or she can help you visualize your goals and map out a strategy to reach them. If you're like most people, loving family and friends, being fit and not having to worry about money will play a big part in your future happiness.

THE BENEFITS OF GROWING OLDER¹

More time for family	70%
Not worrying	66%
More time for hobbies/interests	65%
More financial security	64%
More respect	59%
Less stress	59%
Volunteer work	52%
More travel	52%
Second career	14%

TIP

There's no need to wait for retirement to start doing some of the things you want to do. Try to find ways **now** to incorporate some of your dreams into your life.

What will make you happy as you age?

1. _____
2. _____
3. _____
4. _____
5. _____

¹ "Growing Old in America: Expectations vs. Reality," asked of adults 65+ from PEW Research Center Publications, 6/29/09.

It's the rest of your life... turn your ideas into

TIP

Be sure to discuss your dreams and goals with your spouse long before you retire! Better yet, both of you should complete the Future Planner and then compare the results.

Here are some steps to get started.

1. Spend some time with your Future Planner and really think about what you want.
2. Then sit down with your financial adviser and discuss the dreams and goals you have.
3. Determine costs and budget, and put a plan in place.

Then relax!

And know that you've taken some smart steps toward achieving your retirement goals.

Additional resources

- *Creative Aging: Rethinking Retirement and Non-Retirement in a Changing World* by Marjory Zoet Bankson
- *My Next Phase: The Personality-Based Guide to Your Best Retirement* by Eric Sundstrom, Randy Burnham, Michael Burnham
- www.socialsecurity.gov
- www.medicare.gov
- www.aarp.org
- www.jhfunds.com

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REALITY!



We hope your Future Planner has helped you think about the retirement you want, and to start planning for it now. The promises you make can become a reality with John Hancock Funds. For additional help in getting started, visit us at www.jhfunds.com.

May you enjoy the years ahead!

Why John Hancock Funds?

For more than four decades, John Hancock Funds has been helping individual, corporate and institutional clients reach their most important financial goals. With so many fund companies to choose from, why should you invest with us?

A name you know and trust

When you invest with John Hancock Funds, you are investing with one of the most recognized and respected names in the financial services industry. Our parent company has been helping individuals and institutions increase and protect wealth since 1862.

Solutions across the investing spectrum

We offer equity, income, international, sector and asset-allocation investment solutions managed by leading institutional money managers. We take a disciplined, team approach to portfolio management and research, leveraging the expertise of seasoned investment professionals.

Committed to you

Our shareholders come first. We work hard to provide you with the products you may need to build a solid financial foundation. We believe in the value of advice and partner with financial professionals in a commitment to help you reach your long-term investing goals.



- John Hancock Funds won many awards in 2009, including **"Best Overall Communications"** from the Mutual Fund Education Alliance for the fourth year in a row.
- John Hancock Signature Services, Inc., the transfer and shareholder services agent for John Hancock Funds, attained the 2009 **"Dalbar Mutual Fund Service Award"** for excellence in customer service.
- In 2009, the John Hancock Funds' public Web site won **"Outstanding Website"** and the financial professional Web site won **"Best Mutual Fund Website"** from the Web Marketing Association.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the Fund. To obtain a prospectus, contact your financial professional, call John Hancock Funds at 1-800-225-5291 or visit our Web site at www.jhfunds.com. Please read the prospectus carefully before investing or sending money.



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