When markets decline, participants can lose confidence in their long term retirement strategy. They might forget that declines have always been part of the market cycle. Instead, they can get nervous and feel the need to ‘get off the rollercoaster’.

Now, more than ever, guaranteed retirement income products can make sense.

Offering your clients a unique feature that provides a guaranteed source of retirement income can go a long way toward helping participants meet their retirement goals. It can also help in managing that nervous feeling participants might have when markets decline.

The fact of the matter is that no one can predict how markets will be when we plan to retire. And as we have seen with recent markets, some participants who had planned to retire are faced with the harsh reality of either a reduced retirement balance, or delaying their retirement entirely. As you can see below, changing one’s retirement date by even one year can make a significant difference.

![Graph showing retirement income changes](image)


A Plan Trustee should consider the objectives, risks, charges, and expenses of the investment options to which the feature applies and the limitations, terms and conditions of the feature as set forth in the Lifetime Income Benefit Rider before selecting this feature. An additional fee is charged for the guarantee.
Being able to offer your clients a guaranteed retirement income feature for their 401(k) plan can help position you to win more business.

It’s a way to provide some element of certainty for retirement planning – guaranteed – so that participants can be more confident about their future.

Contact your John Hancock representative to learn how you can offer Guaranteed Retirement Income options for your clients’ participants.