Subject: Current market volatility and what it means for your retirement plan

Dear Participant,

Like many, you may be concerned about your family’s personal and financial security during this unprecedented time. You’re not alone. Both EMPLOYER NAME and our retirement plan provider, John Hancock, are here to help you understand recent events and how they might affect your retirement plan.

Take a few minutes to review the market fluctuations webinar from John Hancock. It’ll help explain that what’s happening in the stock market is short term, whereas your investment in your retirement plan is for the long term—and why that’s an important distinction.

If your current investment strategy is based on your long-term goals, consider resisting a change in reaction to recent events. And if you’re unsure about the appropriateness of your investment strategy, talk to a financial professional or visit your retirement plan website at mylife.jhrps.com.

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