

My financial timeline

1930

Most people give and receive plenty of advice on every topic imaginable. Finances and how to be successful are usually at the top of the list. John Hancock thinks discussing your actual experiences with your children or grandchildren is more valuable than giving advice.

What was the world like when you were just starting out? _____

1940

_____ *What decisions did you make that worked out well?* _____

_____ *What would you have done differently?*

1950

Then and now

Different tastes and technology leads to different perspectives. What one generation takes for granted may not have existed for another. Before we talk about finances let's look at how the world has changed.

1960

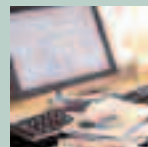
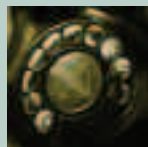
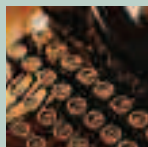
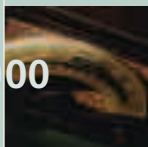
GRANDPARENTS	BABY BOOMERS	GENERATION Y & MILLENNIALS
Glen Miller	Elton John	??
Cooking from scratch	TV dinners	Microwaves
Phonograph	8 track	iPod
Radio	Color TV	Internet
Party lines	Breakup of AT&T	Cell phones & IM
Slide rule	Electronic calculator	Computers

1970

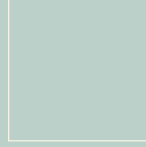
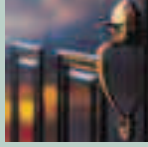
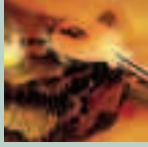
1980

1990

2000



2010



It is much easier to understand the long-term impact of inflation, investing and debt by looking back than by projecting the future, especially when we use real life examples. After all, a 30-year mortgage taken out today will be paid off in 2035. It's much easier to look at a mortgage taken out 30 years ago, in 1975. While history is not a perfect guide to the future, it's a good bet that the world will keep changing. Take a few minutes to fill out these questions and discuss them with your grandchildren. Chances are you'll all learn something new.

My financial timeline

I purchased my first house in _____ for _____. My mortgage was _____, which I paid off in _____.

My first car was a _____ that I bought for _____ in _____. I borrowed _____ to buy it. It is currently worth _____.

My first job was _____ which I got in _____ and I made _____.

I thought someone who made \$_____ a year was rich.

The rent on my first apartment was _____. At that time, a burger and fries was about _____.

The first movie I ever saw was _____ and a ticket cost _____.

The cheapest postage stamp I can remember cost _____.

The best investment I ever made was _____, which I acquired in _____.

The reason it was so good was _____

My worst financial decision was _____

I learned _____

The best investment I almost made but didn't _____

The one thing I wish I knew at your age is _____

When I was your age, I wanted to...



We all have hopes, dreams and goals. The goals change over time as you either accomplish them or decide something else is better. Looking back on the goals you had when you were young can be enlightening, both for you and your children and grandchildren. Which goals did you meet? What dreams did you fulfill? Which ones no longer seem so important?



Beyond giving an insight into who you were, your goals and what you did to accomplish them can be a valuable guide to the following generations.

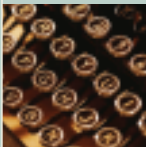
GOALS

1} By the time I was _____, I wanted to _____

2} The job I really wanted was _____

3} I thought I would be successful when I _____

4} _____



5} _____

The one goal I didn't have and wish I did: _____

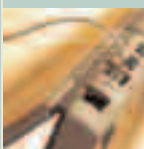
The one goal I spent too much time on: _____

Now it's your turn



Life goals for the young adult

We've looked at the past — now it's time to look at your future. What do you want to do? What are you going to do to accomplish it? One last piece of advice, look beyond the financial. Money is a tool not a goal in and of itself.



GOALS

1} By the time I turn _____, I want to _____

2} My dream job is _____

3} I will consider myself successful when I _____

4} _____

5} _____

Goal setting is a dynamic process. Periodically revisit these goals to see how you're progressing, add new goals and to check off what you've accomplished.

Places I want to visit:

I want to: (get my scuba certification, swim with dolphins, climb a mountain, etc.)



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