



OUR PRIVACY COMMITMENT TO YOU

Your trust is important to us. It is one of our most valuable assets. One way we earn your trust is by protecting your personal information. We will only use your information to do business with you, and as permitted or required by law. We will not sell or share your information with third parties for their marketing purposes.

Why Are You Receiving This Notice?

The law requires us to provide this notice to you annually. It describes our privacy policy and how we handle your information.

How Do We Protect And Share The Information We Have Collected About You?

We have safeguards in place to protect your personal information. We train our associates to respect your information and to keep it safe. We take action against those associates who do not follow our privacy rules relating to both past and current customers.

Your information is shared with associates when their jobs require it to process and service your contracts, benefits or accounts.

We share your information with third parties we have contracted with to provide services on your behalf. These parties are contractually bound to only use your information to perform those services. They are required to keep your information safe and may not use it for their marketing purposes.

We share your information to conduct routine or required activities like audits and tax filings. We also share your information with law enforcement or regulatory authorities when required by law.

We will not share your information within the John Hancock family of companies to provide you with offers for other John Hancock products or services unless you ask us to do so. We comply with restrictions set by regulatory authorities on our use of customer information to market or sell other John Hancock products to you.

Can You Opt Out?

Companies that sell or share your information for a third party's marketing purposes must offer customers an opt out program.

We do not sell or share your information with third parties for their marketing purposes or for any reason not allowed by law. So, an opt out program is not needed or required.

Why Do We Collect Your Information?

Collecting information about you helps us provide you with quality products and services.

We get most of your information from you. That information may include:

- Personal: name, address, email address, telephone number, date of birth, social security number and place of employment
- Financial: income, assets, banking and investment preferences
- Health: medical, health related habits (only if you apply for insurance or make a claim)
- Other: instructions to process your requests, etc.

We may also get information from third parties. For instance, your insurance agent, broker, registered representative or financial advisor, consumer reporting agencies, medical providers and insurance support agencies such as the Medical Information Bureau, Inc. (MIB) may share information with us.

What Is Our Online Privacy Policy?

You may read our Online Privacy Policy at www.johnhancock.com.

How Can You Review Your Information?

Generally, you have the right to review personal information we have about you. Requests to review your personal information must be made in writing and signed by you. The request must include your full name, address, product type and policy, contract or account number. If you believe information we have is incorrect, you may write us and request a correction. If we do not agree to your requested correction, you may write us to dispute our decision. We will keep all of your correspondence in our files. See "Contacting Us" below for address information.

Contacting Us

Telephone Number: 877-406-8351

Mailing Address: John Hancock Privacy Office
U.S. Compliance Department C-4
P.O. Box 111
Boston, MA 02117

Email Address: PrivacyQuestions@jhancock.com

The John Hancock Family of Companies

John Hancock is a subsidiary of Manulife Financial Corporation. The following John Hancock companies provide this notice:

- John Hancock Advisers, LLC
- John Hancock Distributors, LLC
- John Hancock Investment Management Services, LLC
- John Hancock Life & Health Insurance Company
- John Hancock Life Insurance Company (U.S.A.)
- John Hancock Life Insurance Company of New York
- John Hancock Signature Services, Inc
- Hancock Capital Investment Management, LLC
- Manulife Asset Management (US), LLC
- Signator Investors, Inc.
- Signator Insurance Agency, Inc. and its affiliated agents and agencies