

John Hancock Statement Regarding Online Privacy

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 as permitted or required by law. We may share your information with our affiliated companies for their own marketing purposes. We do not share it with third parties for their own marketing purposes, except where we may share it with unaffiliated financial services companies to jointly sponsor or offer products or services to you.

We do share your information with third parties who are contracted to perform services on our behalf. They can only use your information to perform that service, and they cannot use it for their own marketing purposes.

With that in mind, this Statement Regarding Online Privacy describes how we use the information we collect from visitors to John Hancock websites, social media sites and mobile applications. This Statement Regarding Online Privacy is effective as of November 3, 2015.

Do Online Sites and Mobile Applications Require Visitors to Provide Personal Information?

Most of the information about John Hancock's products and services can be accessed without providing personal information. However, our secure sites do require personal information, such as a contract number, email address, Social Security Number, date of birth or password to assure only authorized persons access customer account information.

The information you provide will only be used to transact business with you or respond to your request for products or services. It will not be shared with third parties for their own marketing purposes.

Information Collected during Website Visits

Like most online sites, ours may automatically collect information about your computer hardware and software which may include your browser type, operating system, access times and your IP address. This information is often contained in "cookies" that filter the content we present to you to make it easier to navigate the site, for example, to filter content based on your state of residence, and to help us determine which parts of our sites people are visiting.

Data that tracks use of our websites, tools and features is typically collected by a contracted third-party service provider acting on behalf of John Hancock. The data is collected in aggregated form only, and not used in a manner that will allow us to identify you.

Third parties may not collect personal information about your online activities over time and across different John

Hancock web sites or online services for their own purposes.

Do We Honor Do Not Track Signals?

This website does not have the ability to respond to Do Not Track signals sent from your browser or mobile device.

How Do We Protect Your Information?

We employ technologies intended to safeguard the transmission of your personal information over the Internet. A “secure connection” is established using Transport Layer Security (TLS). TLS is a protocol that ensures privacy between applications and their users on the Internet. When a server and client communicate, TLS ensures that no third party may eavesdrop or tamper with any message.

We also utilize a timeout feature on some of our online sites. This feature automatically logs you out of your account after an extended period of time.

Be Aware of Phishing Emails

John Hancock will never send an unsolicited email to you asking you to verify or update your personal or account information. If you receive an email that appears to be from John Hancock and it asks you to respond by providing personal or financial information, do not reply or click on the link. Instead, contact John Hancock directly to confirm the legitimacy of the email.

Information Collected from Children

Our products and services are not marketed to minors, and we do not knowingly collect information from anyone under the age of 13.

How Can You Contact Us With Questions or Comments About Our Online Privacy Statement

If you have a question or comment about this Online Privacy Statement, email us at PrivacyQuestions@JHancock.com