



New Account Package Safe Access Account

Welcome

The proceeds from your recent claim or surrender have been safely placed in an interest-bearing John Hancock Safe Access Account in your name. This account provides flexibility and offers you the time you need to make important financial decisions. **You can write checks of any amount, up to the entire balance, at any time without any fees or penalties.**

Getting Started

The following steps will complete your registration to help get you the most of your account.



Register your account online

Visit www.johnhancock.com/saa to create a login ID and password.

Once registered, you have full access to:

- View account balance and transaction history
- Check interest rate and monthly interest earned
- Download account statements
- Re-order check books
- Access account maintenance forms



Name a beneficiary

Complete the **Beneficiary Designations section on the Account Maintenance Request Form** and return it to John Hancock. In the event of your death, the designated beneficiary(ies) will receive the balance of your Safe Access Account. If no beneficiary is designated at the time of your death, the account will be payable to your estate.



Keep your account active

In the event you do not have any online login activity, checks written, or other forms of contact, such as calling into John Hancock, then we will reach out to you periodically to ensure you would like to keep your account open. If John Hancock is not successful in making contact with you (typically every 3 years), then we will be required to send your account balance to the unclaimed property department of your resident state.

Frequently Asked Questions

Q. How do I know what my current interest rate is?

- A. Your current interest rate can be found on your confirmation letter included in this package and will also appear on your periodic account statements going forward. Your interest rate is also available by logging into your online account and viewing your account details.

Q. Can my interest rate change?

- A. Yes. John Hancock monitors the interest rate environment to ensure we are offering a competitive rate to our customers compared to other similar investment options. If John Hancock determines it needs to increase or lower the interest rate to align with the financial environment, it can do so on a monthly basis. Account Holders will be notified of any changes in interest rates.

Q. What if I use all my checks, can I order more?

- A. Should you require additional checks you can use the reorder form contained in your checkbook, call us toll free at 1-800-248-6110, or log in to your online account. Additional checks will be sent to you at no additional cost.

Q. Can I add additional money to this account?

- A. No additional deposits can be made to your account.

Q. What if I want to close out my account and have the entire balance sent to me?

- A. You may access your account at any time, and there is no penalty to close it. If you wish to close your account please complete the Distribution Request Form found on our website www.johnhancock.com/saa. This will ensure your account is processed for the full balance, including accrued interest. You may also choose to write a check for the current balance on your account and you will receive a second check in the mail the following month for any remaining interest.

Q. Is there a minimum balance to keep this account open?

- A. If the balance in your account falls below \$1,000, your account will be closed. The balance in the account will be sent to you, together with any interest earned.

Q. Why am I getting information from The Bank of New York Mellon?

- A. John Hancock uses The Bank of New York Mellon to pay and clear checks on the John Hancock Safe Access Accounts.

Q. Is a John Hancock Safe Access Account Tax Reportable?

- A. John Hancock will issue a Tax Form 1099-INT showing the amount of interest earned on your account. This tax form will be mailed to you annually in January of each year.

Q. How often are account statements generated?

- A. Each quarter an account statement will be mailed to you showing your account balance, account activity, interest earned, and current interest rate. If you have any activity other than interest in any given month, you will receive a statement for that month. You can also view your account transactions online at www.johnhancock.com/saa.

Q. Are there any fees or charges to keep my account open?

- A. No. John Hancock does not charge any annual account fees to keep the Safe Access Account open.

Q. What if I notice errors on my account with respect to my name, address, or other information?

- A. If you notice any errors on your account please complete the Account Maintenance Request Form and return it to John Hancock so we can ensure our records are up to date. This form can also be used in the future to notify John Hancock of address or name changes.

Your Supplemental Contract is included in this package to provide details on the terms and conditions of your account. If you need additional assistance, please contact our Client Service Representatives at 1-800-248-6110, weekdays between 8:00 a.m. and 6:00 p.m. Eastern Time.