



*John Hancock®*

**John Hancock  
Safe Access Account**

*Your money is safe until you need it.*

A starfish is positioned on the left side of the image, resting on a sandy beach. The background shows the gentle waves of the ocean meeting the shore, with a soft, light blue sky above. A dark orange horizontal bar is placed across the middle of the image, containing the word 'Introducing' in white serif font.

# Introducing

## **The John Hancock Safe Access Account**

Your Safe Access Account is a personal checking account\* that earns interest. The proceeds from your recent John Hancock claim or surrender request have been deposited in this account. You have immediate access to all of your funds and can now write checks for any amount up to the account balance. You may keep money in this account for as long as you like without any monthly or annual fee. This account will help you afford the time to develop a sound financial strategy.



## Is the principal in my account guaranteed?

**Yes.** Principal and interest earned in your John Hancock Safe Access Account are fully guaranteed\*\* by John Hancock.

## The John Hancock Legacy

John Hancock is a respected, established financial services provider that has been doing business in the United States for over a century. We are a customer-focused organization that has earned a reputation for experience, innovation and commitment to customer satisfaction.

\*A John Hancock Safe Access Account is not a bank account and is not insured by the FDIC.

\*\*Guarantees are dependent upon the claims-paying ability of the issuing company. Safe Access Account balances remain in John Hancock's general account and are subject to the claims of our creditors.

planning  
choices  
dedication  
SERVICE





## Earning Interest

### **What interest rate does my account earn?**

The rate of interest you earn on your account is determined by John Hancock, which is subject to change.

You will find the current interest rate for your John Hancock Safe Access Account on the Confirmation Certificate enclosed in this kit. As long as your account remains open, you will receive a monthly statement that includes your current interest rate. You can also visit the John Hancock Safe Access Account customer website to view the current interest rate. Visit [www.johnhancock.com/saa](http://www.johnhancock.com/saa) to register.

The interest on your account is compounded daily and is credited to your John Hancock Safe Access Account monthly. You earn interest on the balance in your account from the date your account is opened until the date checks are cleared.\*



## Will I be charged any monthly or annual fees?

**No.** Checks, statements and checking services are provided at no charge, and there is no limit to the number of checks you may write. Your account will be charged only for special services:

- \$10 for each check returned by the bank as unpaid (e.g., insufficient funds)
- \$12 for each stop payment order

\*John Hancock may receive a benefit from all amounts left in the Safe Access Account after covering program expenses.

no fees  
interest  
easy access  
NO CHARGE CHECKS  
earn



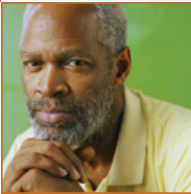
## Account Basics

### **How can I keep track of my John Hancock Safe Access Account?**

You will receive a personalized monthly statement showing your account balance, account activity, interest earned and the current interest rate. There is no charge for the account statement.

Cleared checks will be retained and you may call 800-248-6110 or 617-572-6000 if calling from outside the United States, to request a copy.

You can also visit the John Hancock Safe Access Account customer website to review account information. Visit [johnhancock.com/saa](https://johnhancock.com/saa) to register.



monthly statements  
requests  
beneficiaries  
ESTATE

### **Can I name a beneficiary?**

**Yes.** You can designate a beneficiary for your John Hancock Safe Access Account by completing the Beneficiary Designation Card enclosed in this kit and returning it in the self-addressed envelope. If you do not name a beneficiary, in the event of your death the balance remaining in your account will be paid to your estate.

### **Can I make additional deposits?**

**No.** Additional deposits cannot be made. Your John Hancock Safe Access Account has been set up specifically to hold the proceeds of your recent claim or surrender request.

### **Will I be notified about changes?**

**Yes.** John Hancock reserves the right to make changes in the terms and conditions of the John Hancock Safe Access Account. Notice of such changes will be furnished to each account holder.



# Client Support

## **John Hancock Safe Access Account Service**

### **How do I get in touch with you if I need service?**

A member of our Client Services Team will be happy to help if you call us at 800-248-6110 or at 617-572-6000 if calling from outside the United States. Both lines are available on weekdays between 8:00 A.M. and 6:00 P.M., Eastern Time. If you prefer to write rather than call, our address is:

**John Hancock Safe Access Account, C-5**

**P.O. Box 790**

**Boston, MA 02117-0790**



support  
personal  
responsive  
KNOWLEDGE



### **What if my address changes?**

You can let us know of any change in your address by returning the Contact Information Card enclosed in this kit or by writing to us at the address shown above.

### **How can I order more checks?**

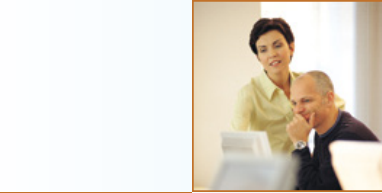
Additional checkbooks can be ordered online through our customer website at [www.johnhancock.com/saa](http://www.johnhancock.com/saa). You can also order more checks by calling us at 800-248-6110, or at 617-572-6000 if calling from outside the United States. A third option is to complete and return the order form included in your checkbook.

Additional checks will be sent to you at no cost.

### **Will I have any tax-reporting responsibilities?**

Each January, we will prepare a Form 1099-INT to report the amount of interest earned in your account for the preceding year. That form will be sent to both you and the IRS. The interest earned in a John Hancock Safe Access Account is normally subject to income tax. You should consult with your tax advisor if you have any questions regarding taxation of the interest earned.





## John Hancock Safe Access Account

*Your money is safe until you need it.*



reputation  
trust  
partnership

**John Hancock Safe Access Account, C-5**

P.O. Box 790

Boston, MA 02117-0790