

Privacy *Notice*



Our Privacy Commitment to You.

John Hancock respects your privacy. Your trust is one of our most valuable assets. One way we hope to keep your trust is by properly protecting your personal information.

What Does This Notice Cover?

This Notice describes our privacy policy and how we handle our customers' and former customers' personal information pursuant to applicable law.

For information on how John Hancock uses the data collected from visitors of John Hancock websites, social media sites and mobile applications, please refer to the John Hancock Statement Regarding Online Privacy.

For information on your rights concerning your Protected Health Information under the Health Insurance Portability and Accountability Act, please refer to our HIPAA Notice of Protected Health Information Privacy Practices.

If you live in Europe, please refer to our Privacy Notice for European Residents for information on your rights under the General Data Protection Regulation.

These notices can be found at www.johnhancock.com/privacy.

Why Do We Collect Your Personal Information?

Collecting personal information about you helps us provide you with quality products and services. It also helps us to confirm your identity, prevent fraud, and fulfill legal and regulatory requirements. The type of information we collect depends on the products or services you have with us.

We obtain personal information from you when you submit an application or other similar forms, as well as from transactions and other interactions with you. This information may include:

- Personal data, such as name, address, email address, telephone number, date of birth, Social Security number, and citizenship;
- Financial data, such as income, assets, banking information, credit card information, and investment preferences;
- Health data, such as medical, biometric, and health-related information and habits;
- Interaction data collected when you visit or use our websites, mobile applications, and social media sites, or when you call our call centers.

We may also obtain information from third parties and publicly available sources.



For example, your insurance agent, broker, registered representative, or financial advisor, consumer reporting agencies, medical providers, data service providers, social media services, commercially available sources, business partners, and insurance support agencies (such as the MIB, Inc.).

How Do We Protect the Personal Information We Have Collected About You?

Our employees respect your personal information. They are trained to keep it safe. We have administrative, physical, and technical safeguards in place that are designed to protect your information.

How Do We Use and Share the Personal Information We Have Collected About You?

All financial services companies need to use and share customers' personal information in order to provide services to them. We use your personal information mainly to communicate with you, complete transactions that you have requested or authorized, administer your policy or account, and to make you aware of additional products and services that we offer.

As permitted or required by applicable law, your personal information may be shared:

- with employees and associates when their jobs require it to process and service your contracts, benefits, or accounts;
- with your financial advisor, representative, or firm in order for them to service your policy or account;
- with third parties performing services on our behalf. They are contractually bound to use your information only to perform those services. They are required to have safeguards in place to protect it, and are not permitted to use or disclose your information for their own marketing purposes;
- with companies from which we purchase reinsurance coverage;
- to conduct routine or required activities such as audits and tax filings;
- to participate in research studies or to conduct surveys;
- in response to subpoenas and court orders, or to comply with legal requests made by law enforcement and regulatory authorities.

We do not sell your personal information. We do not share it with any unaffiliated company for the purpose of that company marketing its products or services to you.

We may share it with unaffiliated financial services companies to jointly market or offer products or services that may be of interest to you.



Except as noted below, we may share your information within the John Hancock affiliated companies listed at the end of this notice to provide you with offers for other John Hancock products or services. You have the right to opt out of that information sharing.

If you are a client of John Hancock Investment Management LLC or have coverage under an employer-sponsored retirement plan, group pension contract, group annuity contract or group insurance policy, we do not share your personal information, other than as necessary to provide services or administer your coverage.

How Can You Opt Out?

If you do not want us to share your personal information with our affiliated companies for their own marketing purposes, you may opt out of that information sharing at www.johnhancock.com/contactpreferences. You may also opt out by calling or writing to the contact information provided in the “Contacting Us” section below.

Your request will take effect within 30 days of the date it was received. If you have more than one John Hancock product you only need to opt out once. Once you opt out, we will honor your choice until you ask us to change it. If you are the joint owner of a product and you tell us not to share information, you may elect to have your choice applied to all owners of that product. If you have already exercised your right to opt out, there is no need to contact us again.

We will continue to send you information about your contracts, benefits, and accounts. We may also include information about other John Hancock products or services. Opting out will not affect the ability of your financial advisor, representative, or firm to recommend products or services to you.

How Can You Review Your Personal Information?

Generally, you have the right to review personal information we have obtained about you. Requests to obtain a copy of your personal information must be made in writing and signed by you or your legal representative.

The request must include your:

- full name;
- address;
- product type (e.g. life insurance, annuity, mutual fund, etc.);
- policy contract or account number.

If you believe that information we have obtained about you is incorrect, you may write us and request a correction. If we agree with your request, we will correct your information. If we do not agree, we will let you know. Then, you may write us to dispute our decision. We will keep all of your correspondence in our files.



Contacting Us

If you have a question about this Privacy Notice, please contact the John Hancock Privacy Office.

Mailing Address: U.S. Compliance Department
197 Clarendon Street, C-5
Boston, Massachusetts 02116

Email Address: privacy@jhancock.com

The John Hancock Affiliated Companies

John Hancock is a subsidiary of Manulife Financial Corporation. The following affiliated companies provide this notice and/or may provide you with information about John Hancock's products and services:

- John Hancock Life Insurance Company (U.S.A.)
- John Hancock Life & Health Insurance Company
- John Hancock Life Insurance Company of New York
- John Hancock Signature Services, Inc.
- John Hancock Personal Financial Services, LLC.
- John Hancock Retirement Plan Services, LLC.
- John Hancock Trust Company, LLC.
- John Hancock Investment Management, LLC.
- John Hancock Investment Management Distributors, LLC.
- John Hancock Variable Trust Advisers, LLC.
- Hancock Capital Investment Management, LLC.
- John Hancock Distributors, LLC.

