Notice at Collection

This notice is intended to provide certain information to you as required by the California Consumer Privacy Act of 2018, the California Privacy Rights Act of 2020, and all applicable regulations, as amended, which we refer to as the "CPRA".

John Hancock is collecting your Personal Information and Sensitive Personal Information directly from you for one or more of the business or legal purposes listed in the table below.

We do not:

- sell your Personal Information including any sensitive personal information to third parties for monetary consideration,
- share it with third parties for cross-context behavioral advertising purposes.

To view our full privacy policy, visit johnhancock.com/privacy

Categories of Personal information and Sensitive Personal Information Collected:

Category	**Details**
Identifiers	Name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address,email address, account name, Social Security number,driver's license number, passport number, or other similar identifiers.
Personal Information	Name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number,education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.
Characteristics of Protected Classes	Characteristics of protected classes or groups under state or federal law, such as sex, disability, citizenship, primary language, immigration status, and marital status.

Category	**Examples**
Commercial information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
Biometric information	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information,such as fingerprints, and voiceprints, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.
Internet or other similar online activity	Browsing history, search history, and information such as IP address; cookies, web beacons, pixel tags, and clickstream data regarding interactions with our websites, applications, electronic communications, or advertisements.
Geolocation data	State and country location.
Sensory data	Audio, electronic, visual, or similar information.
Professional or employment-related information	Current or past job history or performance evaluations.
Education information	Details about your education, training, and qualifications.
Inferences	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions,behavior, attitudes, intelligence, abilities, and aptitudes.
Sensitive Personal Information	Social Security, driver's license, state identification card, or passport number; account login or financial account number in combination with any required security or access code, password, or credentials allowing access to an account; precise geolocation; racial or ethnic origin, religious or philosophical beliefs, or union membership; contents of email and text messages (unless John Hancock is the intended recipient); genetic information; the processing of biometric information for the purpose of uniquely identifying a consumer; and Personal Information collected and analyzed concerning a consumer's health, sex life, and/or sexual orientation.

Business Purposes for Collecting and Using Personal Information

- Respond to your request, inquiry, or and concern,
- Develop, enhance, personalize, and administer our products and services,
- Confirm your identity for certain transactions you requested or that are initiated on your behalf,
- Prevent and detect fraud and potential security issues,
- Improve our website and mobile application user experience,
- Fulfill our legal, risk, accounting, and regulatory obligations such as tax reporting,
- Inform and educate you about our company and events,
- Advertising, marketing, and promotional purposes.

Business Purposes for Collecting and Using Sensitive Personal Information

- To perform or provide services requested by you or reasonably expected by an average individual who requests such services,
- To prevent, detect, and investigate security incidents,
- To detect and respond to malicious, deceptive, fraudulent, or illegal actions directed at John Hancock,
- To ensure the physical safety of a person,
- For short-term, transient use, including non-personalized advertising displayed during your current interaction with us,
- Support our diversity, equity and inclusion initiatives,
- To perform services on our behalf, such as maintaining or servicing accounts, and processing transactions.

We currently do not collect or use Sensitive Personal Information for the purpose of inferring characteristics about consumers.

How long do We retain your Personal Information?

Depending on the nature of our relationship with you, we may retain your Personal Information for a number of years after our relationship ends. We will retain it in accordance with our Records Management Policy to maintain business records for analysis and audit purposes, to comply with our record retention obligations under applicable law and regulations, and to defend or bring any complaints or legal claims. The length of time will depend on the specific purpose for which we collected and used your Personal Information.

Who is Providing this Notice?

This Notice is being provided by John Hancock Life Insurance Company (U.S.A.) and its affiliates that either: (1) act as a covered business within the meaning of the CPRA, or (2) are controlled by John Hancock and use the John Hancock name.

Questions

If you have any questions about this Notice, please contact the John Hancock Privacy Office at privacy@jhancock.com

Effective Date:

January 1, 2023