

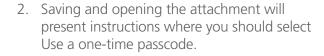
## Your Guide to Accessing a Secure Email Message from John Hancock via a Computer or Mobile Device

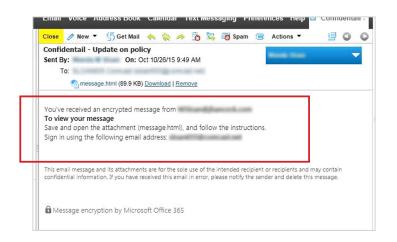
There are two ways a recipient can open a secure email message: One-time Passcode or by signing into your personal Microsoft Account. Follow these instructions on how to open an encrypted email message from John Hancock.

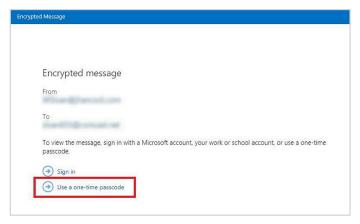
#### One time Passcode (recommended)

Follow these steps to read an encrypted email using a one-time passcode.

 An email will be sent to let you know that you have received an encrypted email message with instructions to **Save** and **Open** the attachment titled message.html.

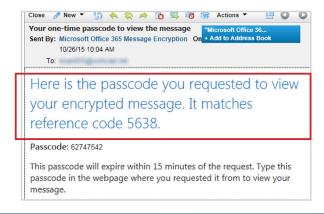






3. You will then receive a message informing you that a passcode has been sent to your email address.

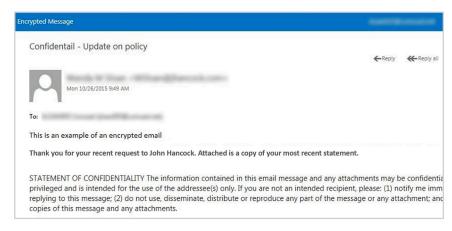




Enter in the passcode and select continue.
 NOTE: The checkbox should only be selected
if you are using a private, secure device to
access the email.



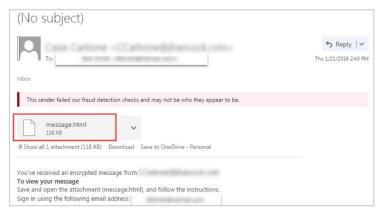
5. Your encrypted email message is now available to read.



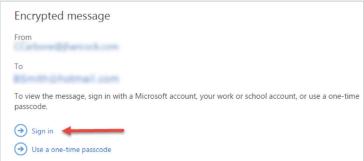
#### Microsoft Account

Follow these steps to read an encrypted email message using your personal Microsoft account.

 An email will be sent to let you know that you have received an encrypted email message with instructions to **Save** and **Open** the attachment titled message.html.



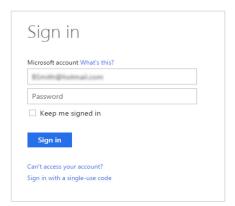
2. Saving and opening the email attachment will present instructions where you should select Sign in.



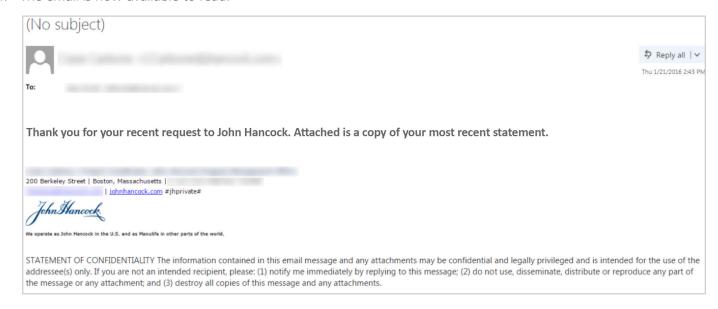
#### Microsoft Account (continued)

3. The Microsoft sign in screen will open for you to enter in your password, then click the Sign in button.

NOTE: The checkbox should only be selected if you are using a private, secure device to access the email. If you are already signed into your Microsoft account this step will automatically be skipped. If you do not have a Microsoft account you can choose the option to create one associated with your email address. You will have to fill out a form and complete a verification step. In order to view the encrypted email, the email address for the Microsoft account must match the address to which the encrypted email message was sent.



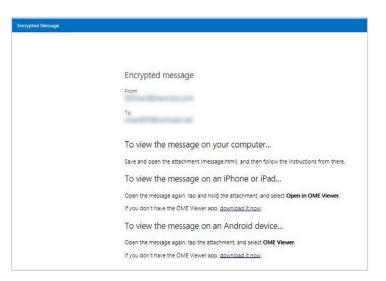
4. The email is now available to read.



# Opening an encrypted email with a mobile device NOTE: The process is the same for BlackBerry devices.

To open and read an encrypted email message with a mobile device, you will have to download and install the Office 365 Message Encryption Viewer (OME Viewer) application.

1. An email will be sent to let you know that you have received an encrypted email message with instructions to **Save** and **Open** the attachment titled message.html. (as you would from a mobile device).



#### Opening an encrypted email with a mobile device (continued)

- 2. If you do not have the OME Viewer you will need to download it from the App store.
- 3. To read the encrypted email tap and hold the attachment, select OME viewer, and choose Use one-time passcode. Refer to the one-time passcode steps on pages 1 and 2, to open and read the encrypted email message.





### Frequently Asked Questions

- Q. What should I do if I cannot open and read the encrypted email message?
- A. If you are experiencing difficulties opening or reading the encrypted email message and require assistance please contact a customer service representative at 1-800-344-1029 (policyholders) or 1-800-224-3687 (advisors).
- Q. Who should I contact if the provided passcode or password is not allowing me to access the encrypted email or encrypted attachment?
- A. If you are experiencing difficulties opening or reading the encrypted email message and/or attachment and require assistance please contact a customer service representative at 1-800-344-1029 (policyholders) or 1-800-224-3687 (advisors).

- Q. Which browser should I use to open the encrypted email message I received?
- A. Typically browsers such as Chrome, Firefox, and Safari can be used, however it is recommended that you use Internet Explorer to open and read the encrypted email message.

John Hancock Life Insurance Company (U.S.A.) = 197 Clarendon Street = Boston, MA 02116 = 1-800-344-1029 = www.jhannuities.com

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