



---

## **OUR PRIVACY COMMITMENT TO YOU**

Your trust is important to us. It is one of our most valuable assets. One way we earn your trust is by protecting your personal information. We will only use your information to do business with you, and as permitted or required by law. We will not sell your information or share it with third parties for marketing purposes.

### **Why Are You Receiving This Notice?**

The law requires us to provide this notice to you annually. It describes our privacy policy and how we handle your information.

### **How Do We Protect And Share The Information We Have Collected About You?**

We have safeguards in place to protect your personal information. We train our associates to respect your information and to keep it safe. We take action against those associates who do not follow our privacy rules relating to both past and current customers.

Your information is shared with associates when their jobs require it to process and service your contracts, benefits or accounts.

We share your information with third parties we have contracted with to provide services on your behalf. These parties can only use your information to perform those services. They are required to keep your information safe and may not use it for their marketing purposes.

We share your information to conduct routine activities like audits or tax filings. We also share your information with law enforcement or regulatory authorities as required by law.

We will not share your information within the John Hancock family of companies to provide you with offers for other John Hancock products or services unless you ask us to do so. We comply with restrictions set by regulatory authorities on our use of customer information to market or sell other John Hancock products to you.

### **Can You Opt-Out?**

Companies that share your information with third parties for marketing reasons must offer their customers an opt-out program.

We do not share your information with third parties for marketing purposes or for any reason not allowed by law. So, an opt-out program is not needed nor required.

## **Why Do We Collect Your Information?**

Collecting information about you helps us provide you with quality products and services.

We get most of your information from you. That information may include:

- Personal: name, address, telephone number, date of birth, social security number, and place of employment
- Financial: income, assets, banking, and investment preferences
- Health: medical, health related and habits (only if you apply for insurance or make a claim)
- Other: instructions to process your requests, etc.

We may also get information from third parties. For instance, your insurance agent or broker, registered representative or financial advisor, consumer reporting agencies, medical providers and insurance support agencies such as the Medical Information Bureau, Inc. (MIB) may share information with us.

## **What is Our Online Privacy Policy?**

You may read our Online Privacy Policy at [www.johnhancock.com](http://www.johnhancock.com).

## **How Can You Review Your Information?**

Generally, you have the right to review personal information we have about you. Requests to review your personal information must be made in writing and signed by you. The request must include your full name, address, product type and contract number. If you believe information we have is incorrect, you may write us and request a correction. If we do not agree to your requested correction, you may write us to dispute our decision. We will keep all of your correspondence in our files. See "Contacting Us" below for address information.

## **Contacting Us**

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

Telephone Number: 877-406-8351

Mailing Address: John Hancock Privacy Office  
U.S. Compliance Department C-4  
P.O. Box 111  
Boston, MA 02117

Email Address: [PrivacyQuestions@jhancock.com](mailto:PrivacyQuestions@jhancock.com)

## **The John Hancock Family of Companies**

John Hancock is a subsidiary of Manulife Financial Corporation. The following John Hancock companies provide this notice.

- John Hancock Advisers, LLC
- John Hancock Distributors LLC
- John Hancock Funds, LLC
- John Hancock Investment Management Services, LLC
- John Hancock Life Insurance Company
- John Hancock Life & Health Insurance Company
- John Hancock Life Insurance Company (U.S.A.)
- John Hancock Life Insurance Company of New York
- John Hancock Trust
- John Hancock Variable Life Insurance Company
- Manulife Insurance Company
- MFC Global Investment Management (U.S.) LLC
- Signator Investors, Inc. (also recognized as John Hancock Financial Network)
- Signator Insurance Agency, Inc. and its affiliated agents and agencies (also recognized as John Hancock Financial Network)