



## Privacy Code John Hancock Life Insurance Company of New York

### I. Statement of Corporate Privacy Principles

At John Hancock Life Insurance Company of New York (John Hancock New York), the privacy and protection of personal information is important to us. As a provider of financial products and services, the collection and use of customers' personal information is fundamental to our day-to-day business operations. John Hancock New York is also concerned about the personal information of its employees and representatives. Therefore, we have established this Statement of Corporate Privacy Principles to govern the actions of the John Hancock New York employees and representatives as they relate to the collection, use, retention and disclosure of personal information. Each John Hancock New York employee and representative must abide by our commitment to privacy in the handling of personal information.

We are committed to providing quality financial products and services in a manner that fosters trust and confidence among our customers, employees and representatives. We adhere to the following principles when dealing with personal information:

- maximize fairness in our use of personal information
- minimize intrusiveness
- protect privacy and confidentiality
- maintain accurate records
- provide accessibility to our privacy policies and customer information when appropriate
- comply with the applicable laws and regulations in the jurisdictions in which we do business.

### II. Customer Privacy Notice

Pursuant to the U.S. Financial Services Modernization Act, John Hancock New York is required to provide all of its new and existing customers with the following "Customer Privacy Notice." This notice describes the privacy policies and practices of the John Hancock companies, including John Hancock New York, regarding the information we collect about customers, with whom that information is shared and how it is safeguarded. This "Customer Privacy Notice" is provided on behalf of the John Hancock companies listed in the notice and their employees as well as agents acting on their behalf. Each John Hancock New York employee and agent must abide by the privacy practices described in the "Customer Privacy Notice."

## Customer 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.

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

### 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 confirm your identity and prevent fraud. The type of information we collect depends on the product or service you have with us.

We obtain most of your personal information from you and from transactions and other interactions with you. This information may include:

- Personal data: name, address, email address, telephone number, date of birth, social security number and place of employment
- Financial data: income, assets, banking information and investment preferences

- Health data: medical and health-related information and habits
- Interaction data: data obtained when you visit or use our websites, mobile applications, or social media sites

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

### How Do We Protect The Personal Information We Have Collected About You?

We have administrative, physical and technical safeguards in place to protect your information. Our employees and associates respect your personal information and are trained to keep it safe. We take prompt action with those who do not follow our privacy rules relating to either past or current customers.

You should be aware that we will never ask for your personal information (such as account numbers, Social Security Numbers, or passwords) through an unsolicited email or phone call.

## 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 to run their business. We use and share your personal information as permitted or required by law:

- 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 better serve you
- with third parties that perform services on our behalf. They are required to have information protection safeguards in place. They are contractually bound to use your information only to perform those services. They are not permitted to use or disclose your information for their own marketing purposes.
- with companies we purchase reinsurance coverage from
- to conduct routine or required activities like 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 will not sell to or share your information 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 sponsor or offer products or services to you.

We plan to share your information within the John Hancock affiliated companies in order to provide you with offers for other John Hancock products or services. You have a right to opt out of that information sharing.

## How Can You Opt Out?

If you do not want us to share your personal information with our John Hancock affiliated companies for their own marketing purposes, you may opt out of that information sharing at [www.johnhancock.com/contactpreferences](http://www.johnhancock.com/contactpreferences).

Your request will take effect within 30 days. 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, your choice will apply 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 and 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.

## What Is Our Online Privacy Policy?

You may read our Online Privacy Statement 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 obtained 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 (e.g. life, annuity, 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 do not agree to your requested correction, we will let you know and 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 your policy, contract or account, or if you want to review the information we have on file about you, please contact us at:

INDIVIDUAL LIFE INSURANCE	1-888-267-7781
VARIABLE ANNUITIES	1-800-551-2078
FIXED ANNUITIES	1-800-624-5155
RETIREMENT PLAN SERVICES (401k)	1-800-395-1113

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

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

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

## The John Hancock Affiliated Companies

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

- John Hancock Advisers, LLC
- John Hancock Distributors, LLC
- John Hancock Funds, LLC
- John Hancock Investment Management Services, LLC
- John Hancock Life & Health Insurance Company
- John Hancock Life Insurance Company (U.S.A.)
- John Hancock Life Insurance Company of New York
- John Hancock Retirement Plan Services, LLC
- John Hancock Signature Services, Inc
- John Hancock Trust Company, LLC
- Hancock Capital Investment Management, LLC
- John Hancock Personal Financial Services, LLC
- Manulife Asset Management (US) LLC
- Signator Investors, Inc.
- Signator Financial Services, Inc.
- Signator Insurance Agency, Inc. and its affiliated agents and agencies