



RETIREMENT PLAN
SERVICES

Our privacy commitment



Your trust is one of our most valuable assets. One way we hope to earn your trust is by properly protecting your personal information. We only use your information to do business with you, and as permitted or required by law. We never sell or share your information with third parties for their 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 the information we have collected about you?

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

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 information we have collected about you?

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

We share your information with third parties who have information protection safeguards in place and who have contracts with us to provide services on your behalf. These parties are contractually bound to only use your information to perform those services. They cannot use it for their marketing purposes.

We also use your information to conduct routine or required activities like audits and tax filings. We may also use your information to participate in research studies or to conduct surveys. When required by law, we share your information with law enforcement or regulatory authorities.

We do not share your information with third parties for their marketing purposes or share it within the John Hancock family of companies in order to provide offers of other John Hancock products/services, unless you ask us to do so. We comply with all 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 sell or share your information with their affiliated companies or with third parties for their own marketing purposes must offer customers an opt out program.

We do not sell or share your information with third parties or affiliated companies for their marketing purposes or for any reason not allowed by law. So, an opt-out program is not needed or required.

Why do we collect your information?

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

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

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

We may also get information from third parties. For instance, your insurance agent, 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 statement at 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/plan number. If you believe information we have about you 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.

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 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.
- Hancock Capital Investment Management, LLC
- Manulife Asset Management Trust Company LLC
- Manulife Asset Management (US) LLC
- Signator Investors, Inc.
- Signator Financial Services, Inc.
- Signator Insurance Agency, Inc. and its affiliated agents and agencies

Contacting Us

If you have any questions about your contract, contact your representative at the appropriate number below:

Group Annuity contracts outside of New York:
1-800-333-0963

Group Annuity contracts in New York:
1-800-574-5557

Mutual Fund contracts:
1-800-550-3787

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

Telephone Number: 1-877-406-8351

Email Address: PrivacyQuestions@jhancock.com

You may obtain information about the Securities Investor Protection Corporation (SIPC), including a SIPC brochure, by contacting SIPC at www.sipc.org or **1-202-371-8300**.



John Hancock Retirement Plan Services LLC and Manulife Asset Management Trust Company, conducting business as John Hancock Trust Company ("John Hancock Trust Company"), offer service programs for retirement plans through which a sponsor or administrator of a plan may invest in mutual funds, ETFs and collective investment trusts on behalf of plan participants. Mutual funds, ETFs and collective investment trusts available through Fidelity Brokerage Services LLC ("Fidelity") have not been individually selected by John Hancock or Fidelity Investments®. Administrative and recordkeeping services are provided by John Hancock Retirement Plan Services LLC. Group annuity contracts are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595. Product features and availability may differ by state. John Hancock Trust Company provides trust and custodial services. Securities products, when offered, are offered through John Hancock Distributors LLC, member FINRA/SIPC.

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