

## John Hancock Online Privacy Statement

**Your trust is important to us. It is one of our most valuable assets. One way we earn your trust is by protecting and respecting your Personal Information (as defined below).**

This Online Privacy Statement outlines the types of Personal Information we collect online, how we use this information, with whom we share it, and some of the choices you can make about our use of this information. We also describe the measures we take to protect the security of the information and how you can contact us about our privacy practices.

If you are a customer of John Hancock and use our online services to access account, contract or policy information, we will also handle your Personal Information in accordance with our other privacy policies, which you may access [here](#).

*This Online Privacy Statement sets forth:*

### Information We Collect Online

- The information that we may receive and collect online depends on which of our Websites or Apps you are visiting or using, what you request or do on them, and whether you register or need to log in as a customer, client, account holder or participant. Some information may be input by you while other data is automatically gathered.
- When you visit our Websites or use our Apps, receive and respond to some of our promotional emails, or if you click on certain advertisements we place on third-party websites, we and contracted service providers acting on our behalf may receive and collect certain information from and about you which may include Personal Information.
- “Personal Information” means personally identifiable information that you voluntarily provide via applications, online forms, surveys, and menu options. Personal Information may include (i) personal data such as name, address, email address, telephone number, gender, date of birth, Social Security Number, and citizenship, (ii) financial data such as income, assets, banking information, and investment preferences, and (iii) health data, such as medical, and health-related information and habits.
- Most information about John Hancock’s products and services can be viewed without our collecting or visitors providing Personal Information. However, many of our Websites and Apps do require Personal Information to be entered, such as a contract number, email address, Social Security Number, date of birth, user id, PIN code, or password to ensure only authorized persons can access account information.
- If you are applying for insurance, opening an account, subscribing to an advice service, or performing certain transactions on an existing account, we may need to collect additional information. Such information may include your employment status and profession, citizenship status, opinions, comments, feedback, health-related history, hobbies, lifestyle habits, social

values, and financial information such as your income, net worth, investment preferences, risk tolerances, financial goals, and bank, brokerage, and credit card account details.

- We may combine the information we collect from you with information obtained from other sources to help us improve your John Hancock experience, and to help us better personalize our interactions with you.
- We collect various types of anonymous data about visitors to our Websites and users of our Apps. Certain information is collected by web browsers and/or through your device, such as your Internet Protocol (IP) or Media Access Control (MAC) address, device type, screen resolution, operating system version, and internet browser type and version, links clicked, and searches conducted on our sites. We use this data for various purposes including to help us better understand user behavior, ensure our Websites and Apps function properly, for fraud detection and prevention, and for security purposes. We also use various technologies applied to your browser or device, including cookies and web beacons.
- By voluntarily providing us with Personal Information, you are consenting to our use of it in accordance with this Statement. If you use the Websites or Apps from outside of the United States and submit any Personal Information to us through the Websites or Apps, you acknowledge and agree that such Personal Information may be transferred to the offices and servers of John Hancock and the authorized third parties referred to herein located in the United States and in other countries (the “Other Countries”). You acknowledge and agree that the privacy and data security laws of such Other Countries may be different from the privacy and data security laws in force in the country in which you reside and agree that the privacy and security laws in effect in the applicable Other Countries may govern how your Personal Data may be collected, used, stored and/or disclosed.

## **Cookies**

Cookies are text files containing small amounts of information which are sent to your browser and stored on your computer, tablet, smartphone or other device when you visit a website. There are different types. Cookies can be permanent (“persistent”) which remain on your device until you delete them. Cookies can also be temporary (“session cookies”) which remain on your device until you close your browser. Cookies can also be first-party cookies which are those set by us on our websites, or third-party cookies which are set by others who are authorized by us to do so. Cookies allow us to collect data about users such as browser type, the operating system on a user’s device, IP address, time spent on the website, pages visited and when, user geographical location, and whether the user is a new or repeat visitor.

We use cookies to make our Websites more useful by personalizing and enhancing visits to our Websites, collecting aggregate statistics about visitors, and understanding the manner in which visitors browse our sites so that we can improve their design, functionality, and ease of use. We use them to help diagnose technical and service problems, administer our Websites, and for security purposes. We also utilize cookies for certain advertising and marketing purposes and to monitor responses to some of our advertisements and electronic communications.

## Web Beacons

Our web pages may also contain electronic images known as “web beacons”, “clear GIF images”, and “pixel tags”. Web beacons are usually invisible to a user and are relied upon for many of the same purposes as cookies. We may include web beacons on our sites to:

- Determine if messages are opened and acted upon,
- Gather statistical information about our Website usage patterns,
- Deliver information to you about our products and services.

We may also include web beacons in marketing email HTML messages or our electronic newsletters in order to determine whether messages have been opened and links contained within clicked on.

## Analytics Services

We rely on Google Analytics, Adobe Analytics, ClickTale, and other third party analytics service providers (collectively referred to as “Analytics Services”) to collect various types of anonymous data about the usage of our Websites. It includes how often users visit, what pages they visit, when and for how long, clickstream data (such as mouse clicks, mouse movements, scrolling activity), and what other sites they used prior to coming to our Website. The data is collected in aggregated form only, and not used in a manner that will allow us to identify an individual person. These tools use cookies and other technologies to collect and generate such data about visits to our sites. We only use the insights we obtain from these Analytics Services to improve our Websites and do not combine the information collected through the use of these Analytics Services with personally identifiable information. You can prevent these Analytics Services from recognizing you on return visits to our Websites by disabling cookies on your browser.

## Uses and Sharing of Your Personal Information

We will only use and share your Personal Information when directed or requested by you, or to operate our business and provide services to you, such as to:

- Personalize and enhance your experience while you are visiting or using our Websites and Apps, make navigation easier, and for usage statistics,
- Enable you to use our online financial planning, digital advice, or investment strategy tools,
- Verify your identity in order to allow access to your accounts, and protect the security of your account and personal information,
- Maintain or support products or services you have requested, purchased or obtained from us, and to evaluate your eligibility for such products or services,
- Process transactions you have requested, are legally required, or that are necessary to administer our business,

- Provide customer service, correspond with you and provide you with updates about your account or service, send you electronic newsletters, respond to your inquiries, contact you for customer satisfaction surveys, and conduct market research,
- Respond to a job opportunity you inquired about or applied for,
- Market to you, if you have consented to or not opted-out of such use. We do not share your Personal Information with unaffiliated third parties for their own marketing purposes, except that we may share it with other financial services companies to jointly sponsor or offer products or services to you.
- Enable contracted third parties to perform services or functions on our behalf. They are required to safeguard it and can only use it for our contracted business purposes.
- Administer our business, including data analysis, audits, developing and improving products and services, determining the effectiveness of our marketing and advertising campaigns, for risk management purposes, fraud detection and prevention, to demonstrate regulatory compliance, and to comply with a legal process (such as a court order or subpoena).
- For certain services, we may use and disclose Personal Information: when opening an account on your behalf with an independent brokerage firm or custodian; providing that independent third party with ongoing information required to provide continuing services to you; creating and managing your investment portfolio consistent with your investment objectives and personal preferences; and aggregating account balances and transaction activity to present to you online or in regular statements for your convenience.
- When you provide your email address to us, we may use it to send you general notices, alerts or important news about your account, request your feedback or opinions, and may provide updates or offers for products and services that might interest you. For certain transactions or services that you have requested or accounts you have with us, we will use your email address to send you confirmations, required disclosures or statements.

We may also use or share your Personal Information in order to comply with legal, regulatory or administrative requirements of governmental authorities, to protect and defend the rights or property of John Hancock, in urgent circumstances to protect the personal safety of users of the Websites or Apps or the public, and as permitted or required by applicable law.

### **Advertising on third party sites**

John Hancock contracts with advertising agencies and marketing firms to promote our products and services, including on third party websites that are not affiliated with us. These contracted service providers may employ interest-based or online behavioral advertising techniques in order to display advertisements that are more likely to be of interest to you. They may use cookies and similar tracking technologies and may also use third-party web beacons on our Websites and on other sites to assist in managing and optimizing our online advertising. These third-party cookies do not contain personally identifiable information about you.

John Hancock and our advertising and marketing service providers employ aggregated and de-identified data, Personal Information provided by you to these third party sites and Apps, along with other information we have about you and your relationship to John Hancock, to select which of our advertisements or offers may appeal to you, display them to you, and monitor your responses, and help us measure brand awareness.

## **Social Media**

We use social networking websites such as Facebook, Instagram, YouTube, Twitter, and LinkedIn to provide product and service information, articles, news, events and career opportunities. These platforms enable online sharing and collaboration among users who have registered to use them. Any content you post on John Hancock social media pages, such as pictures, videos, information, opinions, “Likes”, or any Personal Information that you make available to other participants on these social platforms, is subject to the terms of use and privacy policies of those platforms.

Some of our Websites may include social media buttons or icons (“plug-ins”) that enable users to easily share information on a social media platform. These plug-ins may log certain information such as your IP address, browser type and language, and what webpages you view and when. If you are logged into those social media platforms while using our Websites, they may also link such collected information with your profile on that platform. We do not control these third-party tracking technologies. We encourage you to review the privacy policies on social media platforms where you have an account to better understand how these third parties collect and treat such information. We are not responsible for the privacy or security practices of the social media platforms we use.

## **How We Protect Your Personal Information**

To help protect your Personal Information from unauthorized access and use, we use a combination of security measures and maintain physical, technical, and administrative safeguards designed to keep it safe. For example, we employ encryption techniques such as Transport Layer Security (TLS) and authentication technologies intended to safeguard the transmission of your Personal Information over the Internet. Some of our Websites utilize a timeout feature which will automatically log you out of your account after a period of idle time.

You should be aware that no method of transmission over the Internet or method of electronic storage can be guaranteed to be 100% secure. There are steps you can take to help protect yourself, such as:

- Install anti-virus and anti-spyware software on your computing device.
- Update your software when updates or patches become available to help address vulnerabilities that phishing scams and viruses may seek to exploit.

- If you maintain an account that you access through our Websites or Apps, you are responsible for protecting and maintaining the confidentiality of your user id and password and restricting access to your computing device.
- If you have a John Hancock account that is accessible online and become aware of any suspicious activity, it is your responsibility to contact us immediately.
- Internet email is not necessarily secure. For that reason, do not use unsecured email to communicate sensitive or Personal Information to us that you may consider to be confidential.
- Always use an encrypted webpage or application to transmit personal or financial information. An “https://” and a padlock icon displayed in the address bar of your web browser will confirm you are on encrypted sections of our Websites.
- We recommend never disclosing your financial or personal details on any social media site.
- John Hancock Apps should only be downloaded from the official Google Play Store or Apple App Store.

### **Be Aware of Phishing Emails**

To help protect yourself, do not trust any unsolicited email communication that requests your Personal Information. Criminals can make fraudulent emails look like they come from legitimate sources, including John Hancock, or include links or instructions directing you to a website designed and operated by criminals to trick you into revealing such information. To help protect you, John Hancock will never send an unsolicited email, text, chat message, or social media message asking you to provide or update your personal or account information. If you receive a message that appears to be from John Hancock and it asks you to respond by providing personal or financial information, do not reply or click on the link. Instead, contact John Hancock directly to confirm the legitimacy of the message you received.

To learn more about protecting yourself on the Internet, visit [www.staysafeonline.org](http://www.staysafeonline.org)

### **Collecting Account Information from Other Financial Institutions**

In order to provide certain advice or services to you, you may direct us to retrieve and aggregate information from accounts you have with other financial institutions. It may include current balances, transaction histories, and holdings from brokerage accounts, investment accounts, bank accounts, credit card accounts, and similar accounts you designate. By providing the name of the other financial institution, your username, password and other necessary information, you grant John Hancock and its authorized service providers the right, power, and authority to act on your behalf to access and securely transmit your personal and financial information from the relevant financial institution(s) you designate.

John Hancock cannot guarantee and is not responsible for the accuracy or completeness of the information we retrieve, or for technical difficulties and service interruptions which may result in a failure or delay in obtaining data from the accounts you have with other financial institutions.

### **“Do Not Track” Signals**

Online tracking is the collection of data about an individual’s Internet activity that is used to deliver targeted advertisements and for other purposes. Certain browsers offer users the ability to activate a “Do Not Track” signal. Like many other websites and online services, we do not currently process or respond to “Do Not Track” signals from your browser. Both we and our service providers may collect personal information about our visitors’ online activities over time and across third-party websites.

### **Children**

Our products and services are not marketed to or intended for use by minors. We do not knowingly collect Personal Information online from anyone under the age of 13 and request that any individuals under 13 years of age not provide Personal Information through our Websites or Apps. If you believe that we might have any information from a child under age 13, please contact us.

### **International Visitors**

John Hancock’s Websites and Apps are hosted in the United States and Canada. If you are an international visitor, you should note that by providing your Personal Information, you are permitting:

- the transfer of your Personal Information to the United States or Canada which may not have the same data protection laws as the country in which you reside; and
- the use of your Personal Information in accordance with this privacy policy.

### **Links to other Websites**

For your convenience and information, some of our Websites may contain links to other websites or online services, including social media sites, or present content or features from other sites or other third parties that are not affiliated with us. The inclusion of any link by us does not imply our endorsement, and this Statement does not apply to other web sites or online services. We do not monitor nor maintain the privacy practices of these websites, and do not have any authority over them. If you follow links to sites not affiliated or controlled by John Hancock, we encourage you to review their privacy and security policies and other terms and conditions, as they may be different

from ours. John Hancock does not guarantee and is not responsible for the privacy or security of these sites, including their accuracy, completeness, or reliability.

## Your Rights and Choices

We offer you certain choices about how we communicate with you and what information we collect from you online. Some of our Websites or Apps provide features that allow you to access and update Personal Information you have provided, or register your communications preferences.

Most browsers are initially set to accept cookies. You can change your browser's settings to disable or refuse cookies or to inform you when they are set. You also have the ability to delete cookies that you have accepted. If you delete or disable cookies, you may not be able to take full advantage of our Websites. For example, you may not be able to sign in and access your account, or we may not be able to recognize your online preferences.

You can opt-out of analytics activity by setting your browser to notify you when a cookie is sent and block analytics cookies if desired. Review your browser's Help Menu for instructions.

If you do not want to continue to receive electronic newsletters or receive marketing materials by email, you can indicate your preference by using the "opt-out" or "unsubscribe" link provided in such email messages.

You also may contact us as described in the *How To Contact Us* section below with questions or comments about our online privacy practices.

## Changes To This Privacy Statement

We may periodically update this Online Privacy Statement without prior notice by posting a revised version of it on our Websites or in our Apps, indicate when it was most recently updated and include its effective date. Any changes will become effective immediately upon posting. We encourage you to periodically review this privacy statement to stay informed about our online privacy practices. Your continued use of the Websites or Apps after any changes or revisions to this Privacy Statement shall indicate your consent to the terms of such revised Statement.

## Effective Date

This version of our Online Privacy Statement was last amended and effective as of February 1, 2017. The previous version of this Statement is [available here](#).

### **How to Contact Us**

If you have a question or comment about our Online Privacy Statement, please email us at [PrivacyQuestions@JHancock.com](mailto:PrivacyQuestions@JHancock.com) or use [our secure online form](#).