



Cybersecurity Guarantee

Your trust is important to us. As part of our efforts to keep your account(s) safe and secure, John Hancock Retirement (John Hancock) offers a **Cybersecurity Guarantee** to give you comfort when doing business with us.

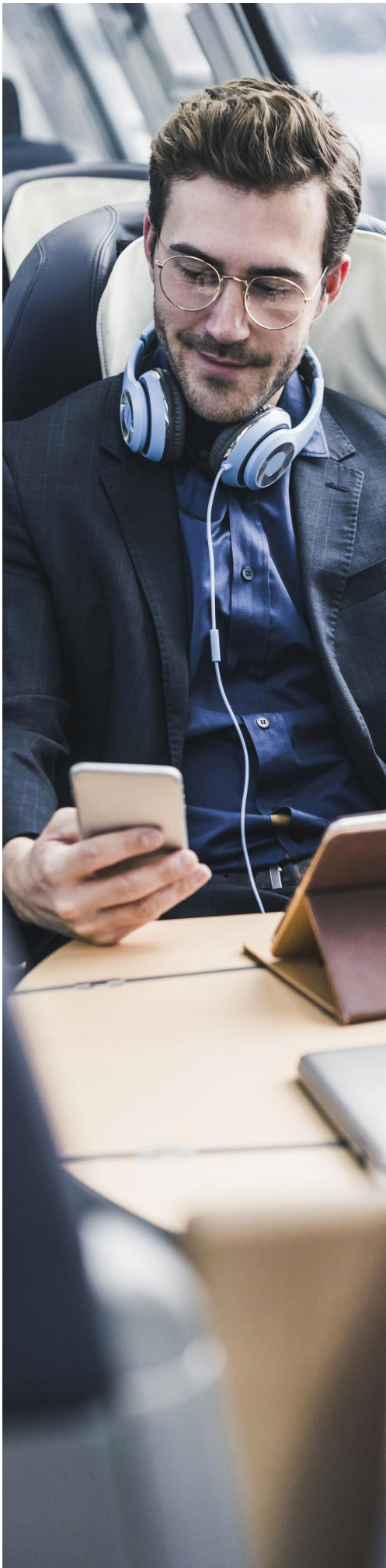
Under the Cybersecurity Guarantee, John Hancock will, subject to the conditions set forth below, reimburse your covered account(s)¹ for the amount of any unauthorized transfers of cash out of these account(s) occurring through no fault of your own.

The Cybersecurity Guarantee only applies if you:



Follow prudent online security practices²

- Maintain up-to-date contact information with us, including cell phone numbers, so that you may continue to receive our important communications and to ensure that we can contact you in case of any suspected unauthorized activity.
- Never share your account access information, including username, password, and answers to security questions, with anyone.
- Use unique and strong usernames and passwords for your John Hancock account(s). If you're a victim of identity theft, change your password and notify us immediately.
- Protect yourself and your email services, computers, and other devices by maintaining current security protections, as recommended by your technology service providers and device manufacturers. This includes downloading antivirus and malware protection software, changing passwords when email accounts may have been compromised, and enabling automatic updates.





Notify us in a timely manner of any unauthorized activity

- Regularly monitor your account(s) for unusual activity, and promptly review written and electronic correspondence, account statements, and confirmations as they're made available to you.
- Contact us immediately at **800-395-1113** if you have reason to suspect any unauthorized account activity, observe or are made aware of any account discrepancies, lose the device you normally use to contact us, or haven't received your account statements.
- For all events, notify us within 30 days of discovering an unauthorized transfer that you intend to file a claim for pursuant to this Cybersecurity Guarantee.



Cooperate in good faith with any investigation

Comply in good faith in the event we ask for your cooperation with our investigation of an unauthorized transfer that may be covered by this Cybersecurity Guarantee and/or ask you to take follow-up actions (e.g., asking you to have a professional computer security company clean your computer hard drive or asking you to file a police report, provide an affidavit, or sign a release).

Additional terms of the Cybersecurity Guarantee

We'll determine the applicability of this Cybersecurity Guarantee and any compensation amounts due to you thereunder in our sole discretion based on the facts of your situation. Any such determination made by us shall be final and binding.

John Hancock reserves the right to modify or withdraw this Cybersecurity Guarantee at any time.

The Cybersecurity Guarantee doesn't cover transactions that:

- Are carried out by any persons or entities you shared your John Hancock account access credentials or information with, including financial data aggregators;
- Are initiated by an employer/plan administrator, financial intermediary, independent financial professional, or third-party administrator without your consent;
- Occur as a result of the misuse of or malware on your systems or the systems of any of the above parties;
- Transfer cash to outside accounts that are beneficially owned by you or someone you know; or
- Are initiated through an employer's single sign-on protocol into John Hancock Retirement's websites.

Except for the cash reimbursement expressly provided by this Cybersecurity Guarantee, this Cybersecurity Guarantee doesn't cover any loss, damage, or injury you may incur by reason of such an unauthorized transfer, including, without limitation and by way of example

only, legal fees, tax consequences, or any other special, indirect, consequential, or other actual or potential monetary or nonmonetary damages or injury of any kind resulting from any such unauthorized transfer or the circumstances giving rise thereto, such as (but without limitation) losses or injury from lost opportunity, lost or expended time, emotional distress, invasion of privacy or other privacy harms, reputational injury, lack of access to your account(s) or funds in your account(s), or diminution in value or actual or potential misuse of your personal information. This Cybersecurity Guarantee doesn't provide compensation that's been or is eligible to be obtained from other sources for the same unauthorized transfer; for example, by a depository bank or through insurance.

This Cybersecurity Guarantee doesn't apply to any John Hancock accounts other than John Hancock Retirement accounts.

This Cybersecurity Guarantee doesn't apply to losses due to market activity resulting in the decline of account values.

We may seek restitution or reimbursement from a third party, such as another financial institution or insurance company, may require that you assign certain rights you may have with respect to that third party, and may require that you sign a release agreement in order to be entitled to reimbursement.

This Cybersecurity Guarantee is governed by the laws of Massachusetts.



1 Covered accounts include your retirement accounts with John Hancock, such as a 401(k) or profit-sharing plan, for which John Hancock is the recordkeeper. **2** Recommended online security practices are available at myplan.johnhancock.com.

Group annuity contracts and recordkeeping agreements are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA (not licensed in NY), and John Hancock Life Insurance Company of New York, Valhalla, NY. Product features and availability may differ by state. Each entity makes available a platform of investment alternatives to sponsors or administrators of retirement plans without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, neither entity is undertaking to provide impartial investment advice or give advice in a fiduciary capacity. Securities are offered through John Hancock Distributors LLC, member FINRA, SIPC.

NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.

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