



Cybersecurity Guarantee

Your trust is important to us. In maintaining our efforts to keep your accounts safe and secure, John Hancock Retirement Plan Services LLC (John Hancock) offers a **Cybersecurity Guarantee** to give you comfort when doing business with us.

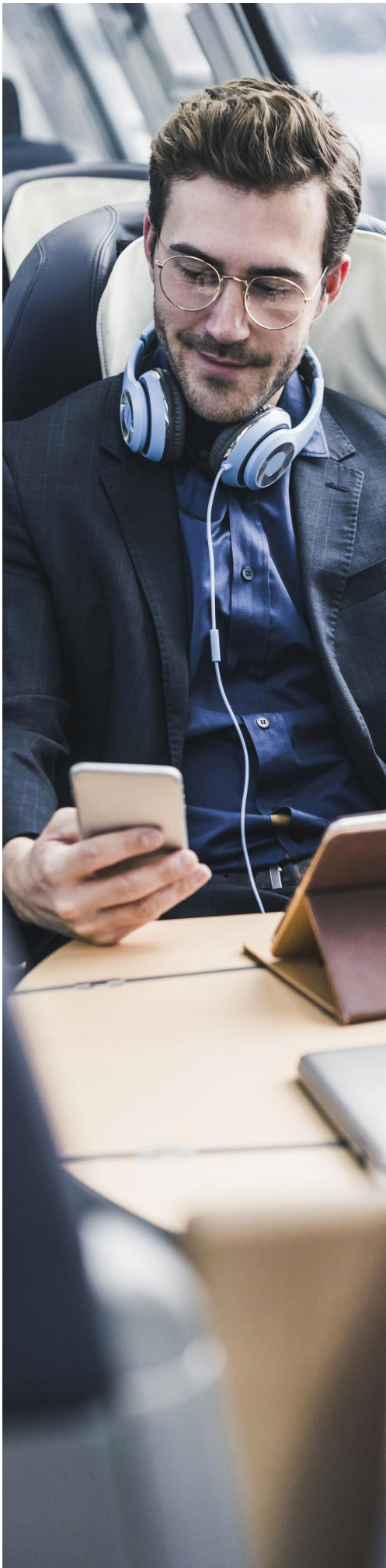
Under the Cybersecurity Guarantee, John Hancock will, subject to the conditions set forth below, compensate you for unauthorized transfers of cash out of your covered accounts¹ occurring through no fault of your own by reimbursing your account the amount of any cash included in such an unauthorized transfer.

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 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 accounts. 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 antispyware and antivirus 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 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 **800-294-3575** 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 after you're put on notice of the possible unauthorized transfer that you intend to make a claim 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 the 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 the 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 the 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;
- Are enabled by 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's websites.

Except for the cash reimbursement expressly provided by the Cybersecurity Guarantee, the 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 accounts, or diminution in value or actual or potential misuse of your personal information. Nor does the Cybersecurity Guarantee 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.

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

The 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 in respect of that third party, and may require that you sign a release agreement, in order to be entitled to reimbursement.

The 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.

See the full guarantee for eligibility requirements. The guarantee for Enterprise/TRS is available at myplan.johnhancock.com/retirement.johnhancock.com/content/dam/seismic/field-support/jh-cybersecurity-guarantee-in-full-for-open-architecture-flyer.pdf.

John Hancock Retirement Plan Services LLC provides administrative and/or recordkeeping services to sponsors or administrators of retirement plans as well as a platform of investment alternatives that is made available without regard to the individualized needs of any plan through an open-architecture platform. John Hancock Trust Company LLC provides trust and custodial services to such plans. Unless otherwise specifically stated in writing, John Hancock Retirement Plan Services LLC does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

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