

safeguarding your information is our top priority



John Hancock takes the protection of your account information seriously. And as part of our commitment in continuing to provide you with an easy, safe, and secure way to access your retirement account online, below are the security safeguards that we require you to follow when creating or updating your account profile.

A screenshot of the mylifeflow website's 'Create Your Profile' form. The form is titled 'mylifeflow' and 'Create Your Profile'. It includes a sub-header: 'Access your retirement accounts online anytime by creating your login and profile here.' The form fields are: 1. User ID (with a 'Check if User ID is available' link), 2. Password (with a 'Confirm Password' field), Security Question (with a dropdown menu for 'What was your city of birth?'), Answer, Email, and Phone (optional, with a dropdown for 'Mobile'). There is a checkbox for 'I do not want to receive general retirement plan education materials. However, I understand that I will continue to receive notifications related to my retirement accounts including, but not limited to, statements, confirmations, and plan documentation.' At the bottom, there are 'CONTINUE' and 'Cancel' buttons.

1. User ID

A User ID is a username that uniquely identifies you and your account. Pick a User ID that is personal to you and difficult for others to guess. This should be something only you know. Do not use your Social Security number (SSN).

2. Password

Create a strong password so that it will be hard for others to figure out. It should have a random combination of upper and lowercase letters, numbers and special characters (e.g. @, #, ^, %) that is at least 8 characters long.

Also, keep in mind the following:

- Do not use common words (e.g. water, car) or any personal information
- Do not use the same password for multiple websites—create a unique password for each of your critical websites. Once a password is compromised at one site, it is easy for someone to try that same password for other sites.

 **ONE-ON-ONE SUPPORT**
800.294.3575

Contact us if you need assistance updating your profile or want to learn more about account security.

mylifenow[®] Help

Create Your Profile

Access your retirement accounts online anytime by creating your login and profile here.

User ID ⓘ
Check if User ID is available

Password ⓘ

Confirm Password ⓘ

3 Security Question ⓘ

Answer ⓘ

4 Email ⓘ

I do not want to receive general retirement plan education materials. However, I understand that I will continue to receive notifications related to my retirement account(s) including, but not limited to, statements, confirmations, and plan documentation.

Phone (optional) Mobile ⓘ

3. Security question and answer

For security purposes, you should never share your security question with anyone. In an age where people share so much personal information on social media, blogs, and websites, it can be a challenge to pick questions with answers only known to you. So with this in mind, make sure to pick a question with an answer that is relevant to you but only known to you. The answer to your security question will be required to reset your User ID or password online, so choose a question with a concise answer that only you can easily recall.

4. Email address and mobile phone number

For even greater security to protect your information, you are required to add a personal (non-work) email address to your account profile. This allows us to send you an email to inform and confirm account transactions initiated by you. If you do not recognize the transaction, contact us so we can act quickly on any potentially fraudulent activity on your account.

Providing your mobile phone number is another way for us to reach out to you fast. In the near future, John Hancock will be able to provide you the option to receive account transaction information via email, text, or both, in order to get account details to you quickly.

Browser security

We recommend you use a browser that supports 128-bit encryption, is JavaScript enabled, and accepts cookies. These requirements help ensure the safety of your financial information and allow us to track usage of the site in order to improve our service to you.

If your browser does not support 128-bit encryption, use one of the links below to update your browser. The latest versions of [Internet Explorer](#), [Mozilla Firefox](#), [Chrome](#), and [Safari](#) offer 128-bit encryption as a standard feature (This site is best viewed with Internet Explorer 11 or higher, Firefox 42 or higher, Chrome 46 or higher, or Safari 9 or higher).

Remember you can always update your account security information on 'My Profile, Beneficiaries & Settings' page on the **mylifenow[®]** website.

With your help, the above will ensure the highest standard of protection when accessing your account online.

Recommended browsers:

- [Internet Explorer](#)
- [Mozilla Firefox](#)
- [Google Chrome](#)
- [Safari \(Mac\)](#)



Representatives are available between 8 a.m. and 10 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to a representative are recorded.

Tips to help keep you safe online

- Fraudsters are out there looking for user credentials to steal. Methods can include shoulder surfing, social engineering, and simple guessing based on online profile information (Facebook, LinkedIn, etc). So make it as difficult and time consuming as possible for others to guess your credentials
- Be wary of emails you do not recognize or that look suspicious as they could be phishing attempts
- Become 'malware-aware' and stay away from shady websites so your computer/device does not become infected. Make sure you are on the right site!
- Always update your web browser and use the latest versions of Internet Explorer, Firefox, Google Chrome, or Safari.
- Install anti-virus and malware protection software on your home computer
- Download operating system and software updates only from trusted sources
- If you have broadband or an 'always on' Internet connection, enable firewall software on your computer
- Don't select 'Remember Passwords' in your browser
- Understand the risks of using free Wifi hotspots

Questions about Security?

If you need assistance updating your account profile or want to learn more about account security, please call **800.294.3575**.

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