Keep the security of your account a top priority

You’re doing more online than ever before, and whether it’s shopping, banking, or being social – you take care to protect yourself from fraud and identity theft. But are you taking care to protect your retirement as well?

When it comes to protecting the money that’s been saved for retirement, one of the most important actions you can take is to register and log into your retirement account regularly. Setting up and properly managing your online account will help prevent fraudsters from registering in your place.

And when you do your part to keep your account safe online, we’ll back you up with our Cybersecurity Guarantee.

For full details on John Hancock’s Cybersecurity Guarantee, log into johnhancock.com/myplan and click ‘Account Security’ at the bottom of your homepage. Or, if you haven’t registered online yet, click ‘Register Now’ to create your profile.

If someone takes cash from your John Hancock covered accounts\(^1\), through no fault of your own, we will reimburse your account the amount of cash taken.\(^2\)

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1. Covered Accounts include your retirement accounts with John Hancock for which John Hancock Retirement Plan Services is the record keeper.
2. See the full Guarantee for details. John Hancock’s Cybersecurity Guarantee in full is available by logging into your plan at johnhancock.com/myplan and clicking Account Security at the bottom of your homepage. Refer to the full Guarantee available through the web security flyer for eligibility.
Does your account profile have the right safeguards in place?

These are just some of the safeguards you'll need to have in place to qualify for the Cybersecurity Guarantee. Take some time to review your account profile and take steps to secure your account.

Username
- Choose a username that uniquely identifies you and your account.
- Pick a username that is personal to you and difficult for others to guess. This should be something only you know.

Password
- Create a unique and strong password that will be hard for others to figure out.
- Pick a random combination of upper and lowercase letters, numbers and special characters (e.g. @, #, ^, %) that is at least 8 characters long.
- Consider using a passphrase (and not dictionary words) – a short phrase that’s easy for you to recall, and strengthen using only the first letter of each word in the phrase and adding special characters. For example, ‘I like toast and eggs for breakfast on weekends’ can be changed to ‘Ilt&e4bow’.

Security question and answer
- Pick a question with an answer that is relevant to you but only known to you.
- The answer to your security question is needed to reset your username or password online, so choose a question with a concise answer that you can easily recall.
- For security purposes, never share your security question with anyone.

Mobile phone number and email address
To enhance security further, you are required to add a mobile phone number and personal (non-work) email address to your account profile. This allows us to send you security-related messages when a transaction or update occurs on your account to confirm it was actually initiated by you. If you don’t recognize the transaction, contact us immediately so we can act quickly to protect your account.

In an online world, make sure you’re protecting more than just your identity! Full details can be found when you register and log into johnhancock.com/myplan. Click on “Account Security” at the bottom of your homepage.