

**John Hancock Life Insurance Company (U.S.A.)**

John Hancock Annuities Service Center  
164 Corporate Drive, Portsmouth, NH 03801-6815  
Mailing Address: PO Box 9505, Portsmouth, NH 03802-9505

(888) 354-6494  
www.jhannuities.com



<Date>

<Owner First Name> <Owner Last Name>  
<Owner Address 1> <Owner Address 2>  
<Owner Address 3> <Owner Address 4>  
<Owner City>, <Owner State> <Owner Zip>

<Custodian First Name><Custodian First Name> or <Custodian Company Name>  
<Owner Address Line 1><Owner Address Line 2>  
<Owner Address Line 3><Owner Address Line 4>  
<Owner City>, <Owner State> <Owner Zip>

Dear <Owner First Name> <Owner Last Name><Custodian First Name><Custodian First Name> or <Custodian Company Name>:

RE: Privacy Incident Involving Personal Information Relating to Contract #: <Policy Number>

In our annual Privacy Notice, we remind our annuity contract owners that confidential personal information is shared only with contracted third parties who perform necessary services in connection with our business. These parties can only use this personal information to perform these services. We do not share this personal information with third parties for marketing purposes.

Recently, we learned of a potential security incident involving personal information of the owner and/or annuitant that was shared with one of our trusted service providers. We have identified the specific circumstances that contributed to this incident, and have taken measures to prevent future incidents.

We have no reason to believe that this personal information was accessed by any unauthorized parties, nor do we believe future unauthorized access will occur. No police report relating to this incident has been filed or is likely to be filed. However, we feel it prudent to make you aware of this situation.

We routinely suggest to our annuity contract owners that they be vigilant in reviewing their credit and overseeing their financial transactions, and want to take this opportunity to reiterate this recommendation. Attached is an explanation of additional steps you may consider taking to help further protect yourself from fraud or identity theft and instructions for a complementary year-long subscription to Experian's Triple Alert credit monitoring service.

John Hancock takes the obligation to protect your privacy very seriously, and regrets that this situation has occurred. If you have any questions, you may contact us at PrivacyQuestions@jhancock.com, or by calling 888-354-6494 on weekdays from 9:00 a.m. to 5:00 p.m. EST.

Sincerely,

Marc Costantini  
President, John Hancock Variable Annuities

## IDENTITY THEFT PRECAUTIONS

### 1. Fraud Alert

As a precaution against identity theft, you can consider placing a fraud alert on your credit file. A "fraud alert" tells creditors to contact you before they open any new accounts or change your existing accounts. A fraud alert also lets your creditors know to watch for other unusual or suspicious activity. To place a fraud alert, call any one of the three major credit bureaus, listed below. An initial fraud alert remains effective for ninety days, and is free of charge. If you wish, you can renew the fraud alert at the expiration of this initial period. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file.

### 2. Security Freeze

You can also consider placing a security freeze on your credit reports. A "security freeze" prohibits a credit reporting agency from releasing any information from your credit report without written authorization. Placing a security freeze on your credit report may delay, interfere with, or prevent timely approval of requests you make for new loans, credit mortgages, employment, housing or other services; therefore, take time to consider the benefits and potential drawbacks of a security freeze.

If you have been a victim of identity theft and you provide the credit reporting agency with a valid police report, the agency cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you a fee to place, temporarily lift, or permanently remove a security freeze. If you do not have a police report, it costs \$5 to place a security freeze with each major consumer reporting agency listed below, for a total of \$15. In addition, each reporting agency also charges \$5 to temporarily lift or permanently remove a credit freeze.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Equifax, Experian, and TransUnion, by regular, certified or overnight mail at the addresses below:

#### **Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348  
Toll-free: 800-685-1111  
[www.equifax.com](http://www.equifax.com)

#### **TransUnion Security Freeze**

Fraud Victim Assistance Department  
P.O. Box 6790  
Fullerton, CA 92834  
Toll-free: 800-680-7289  
[www.transunion.com](http://www.transunion.com)

#### **Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013  
Toll-free: 888-397-3742  
[www.experian.com](http://www.experian.com)

In order to request a security freeze, you will need to provide the following information:

1. Your full name
2. Proof of current address such as a current utility bill or telephone bill
3. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years
4. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
5. Date of birth
6. Social Security Number
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft
8. If you are not a victim of identity theft, include payment for the service

After receiving your request, the credit bureaus will send a written confirmation to you and provide you with a unique personal identification number (PIN) or password (or both). You will use this PIN (or password) to lift the security freeze in order to allow a specific entity or individual access to your credit report, and to remove the security freeze.

### 3. Further Information

You may obtain additional information by contacting the Federal Trade Commission (FTC) or visiting the FTC's privacy and identity theft website, as follows:

FTC identity theft phone line: 1-877-IDTHEFT (438-4338)  
FTC identity theft website: [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

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