

FACTS	WHAT DO SIGNATOR INVESTORS, INC. AND SIGNATOR INSURANCE AGENCY, WHICH ARE SUBSIDIARIES OF JOHN HANCOCK FINANCIAL NETWORK, DO WITH YOUR PERSONAL INFORMATION?
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and account history • Assets and investment experience • Medical information (if applying for insurance) When you are no longer our customer, we continue to share your information as described in this notice.
HOW?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Signator chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Signator Share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share
For advisors who leave Signator – If the advisor servicing your account(s) leaves Signator to join another firm, the advisor may retain copies of your personal information so that he or she can continue to serve you. Your advisor may share your information with the new firm unless you instruct us not to. If your primary address is in a state that requires your affirmative consent to share your personal information, you must give your written consent before we will allow your advisor to take any of your personal information to a new firm.	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call Signator at 1-800-611-7989 • Mail your request to Signator Investors, Inc., 164 Corporate Drive, Portsmouth, NH 03801-6815 Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	If you have questions or would like additional details regarding our privacy policy, please call us at 1-800-6117989 or send a written request to: Signator Investors, Inc., 164 Corporate Drive, Portsmouth, NH 03801-6815

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Who we are.	
Who is providing this notice?	John Hancock Financial Network Inc. and its subsidiaries, Signator Investors, Inc., Signator Insurance Agency Inc.
What we do.	
How does Signator protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and building. Signator maintains physical, electronic, and procedural safeguards to protect your nonpublic personal information.
How does Signator collect my personal information?	We collect your personal information, for example when you: <ul style="list-style-type: none"> • Open an account or enter into an investment advisory contract • Apply for insurance • Make deposits or withdrawals from your account or provide account information • Seek advice about your investments • Tell us about your investment or retirement portfolio We collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our affiliates include financial companies
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Nonaffiliates we share with can include insurance agencies and broker-dealers.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners can include insurance agents and registered representatives.

Other important information	
<p>California residents: We will not share your personal information with a financial company for joint marketing purposes, except as required or permitted by law.</p> <p>Vermont residents: For joint marketing with other financial companies, we will disclose only your name, contact information, and information about your transactions, unless otherwise required or permitted by law.</p>	

This notice replaces all previous notices of our consumer privacy policy, and may be amended at any time. We will keep you informed of changes or amendments as required by law.