

December 19, 2001

**To:** All Direct Brokerage Accounts

**From:** Direct Brokerage

**Re:** Privacy Commitment

## **Our Privacy Commitment to You**

Respect for our customers' privacy has long been highly valued at John Hancock. Not only is it what our customers expect, it's the right way to conduct our business. The trust of our customers and potential customers is our most valuable asset and the reason we are in business. This trust is built, in part, upon the proper handling of personal information.

In an age of electronic commerce and communication, the need for a strong commitment to protect consumer information becomes more important. Although technology has changed the way information is gathered, used and stored, the importance of preserving the confidentiality of information remains a core value to us - and the responsibility of every John Hancock associate.

### **Why You Are Receiving This Notice**

You are receiving this privacy notice because you are either a John Hancock customer, or are considering becoming our customer. This notice describes John Hancock's practices and policies concerning our handling of your personal information.

### **Who We Are**

John Hancock as referred to in this privacy notice includes:

- *Insurance Companies:* John Hancock Life Insurance Company; John Hancock Variable Life Insurance Company; Investors Partner Life Insurance Company.
- *Investment Companies:* The John Hancock mutual funds and their principal underwriter, John Hancock Funds, Inc.; the John Hancock closed-end funds.
- *Broker-Dealers:* Signator Investors, Inc., and Essex National Securities, Inc., but only in supervising or representing another John Hancock company or representative.
- *Insurance Agencies:* Signator Insurance Agency, Inc. and its affiliated agents and agencies; John Hancock Insurance Agency, Inc.; Essex Holding Company, Inc., and its affiliated agents and agencies; but in each case only in representing another John Hancock company.

- *Other Financial Companies:* John Hancock Advisers, Inc.; First Signature Bank & Trust; Independence Investment LLC and its subsidiaries; John Hancock Realty Equities, Inc.; Sovereign Asset Management Corp.

### **Safeguarding Privacy**

The safety and security of customer information is of paramount concern to us at John Hancock. We maintain physical, electronic and procedural safeguards to protect that information.

### **Collecting Your Information**

We treat the information we gather about you in a confidential manner. This data may be non-public personal, financial and health information about you that we collect directly from you or from other sources. We also collect information from applications or other forms. These may include your transactions with John Hancock, its agents or brokers, consumer reporting agencies, and, if you have or are applying for insurance, your medical providers and medical vendors.

*Note: We do not collect medical or health information, nor do we request financial information from consumer reporting agencies, on our mutual fund and annuities customers.*

Information collected may include:

- personal information, such as your name and address
- financial information, such as your income and assets
- health information, if you are applying for insurance

### **Sharing Your Information**

John Hancock does not share customer information with other companies for marketing purposes.

As part of processing or servicing your contract or account, and for other legally permitted or required purposes, John Hancock may disclose your non-public personal, financial and health information, if applicable. This may include providing such information to service providers working with John Hancock to complete a transaction you request, and to your agent or broker to service your contract or account, or for financial planning purposes. Although your health information may be disclosed for these reasons, it will not be disclosed for any other purpose without your signed authorization. If you have coverage under a John Hancock administered group pension contract or John Hancock group insurance policy, we do not share your non public personal information, except as necessary to administer your coverage.

We may use your information to market or underwrite another John Hancock product or service.

Many securities and insurance firms through whom we sell our products prohibit the use of information to market or sell another John Hancock product. If you are a John Hancock customer who has purchased a product from a securities or insurance firm, we will abide by the specific restrictions imposed by that firm. After your product or service with John Hancock has terminated, we may share your information with your agent or broker, or otherwise as permitted or required by law.

### **Our Internet Policy**

John Hancock, a leader in providing insurance and financial services through the Internet, also maintains strong e-business privacy standards relating to insurance and financial services. If you access John Hancock's website and you have questions about the security of personal information provided through the website, you may access our Internet privacy policy at [www.jhancock.com](http://www.jhancock.com).