



Safe Access Account

Interest Bearing Checking

1.50%¹

We would like to thank you for your business and choosing John Hancock as your Life Insurance provider. John Hancock is pleased to offer a John Hancock Safe Access Account – an interest bearing checking account² – for payment of your surrender request, if certain eligibility requirements are met.

How It Works

Funds from your recent surrender request will be deposited into a John Hancock Safe Access Account in your name and an account checkbook will be sent to you. You will have immediate access to all of your funds and can write checks of any amount, up to the entire account balance. There is no limit to the number of checks you can write. Your checks and regular check processing are free and your balance earns a variable rate of interest, which is compounded daily and credited to your account monthly. Monthly statements are issued – free of charge – showing all checks you wrote during that month.

John Hancock Safe Access Account Offers You

- Safety** John Hancock guarantees the entire account balance.³
- Convenience** You can access the funds in your account at any time simply by writing a check.
- Value** There are no monthly service charges or check fees.
- Growth** Your account earns an attractive interest rate.
- Time** Take the time you need to make a well planned financial decision.

John Hancock Safe Access Account – helping you afford the time to choose wisely.

¹ The current interest rate applied to all funds in the John Hancock Safe Access Account is 1.50%. Interest is compounded daily and paid monthly which is equivalent to an Annual Percentage Yield of 1.51%. Rate is subject to change. John Hancock may receive a benefit from all amounts left in the Safe Access Account after covering program expenses.

² A John Hancock Safe Access Account is not a bank account and is not insured by the FDIC or any other government agency.

³ Guarantees are dependent upon the claims-paying ability of the issuing company. Safe Access Account balances remain in John Hancock's general account and are subject to the claims of our creditors.