

Emergency Savings Electronic Delivery Agreement

Disclosure and Consent to Electronic Delivery of Notices, Confirmations, Statements and Other Communications

Please read this Disclosure and Consent to Electronic Delivery of Notices, Confirmations, Statements and other Communications (this "Disclosure"). It provides important information about how we will provide information to you in connection with the account (the "Account") you are establishing at John Hancock Personal Financial Services, LLC ("we", "us" or "our") including the brokerage account at Apex Clearing Corporation ("Apex").

Agreement to Receive Communications Electronically. By clicking "Agree" to indicate your consent and agreement to this Disclosure, you have agreed to the following matters:

- Until you withdraw your consent, as described below, you agree to receive electronically any and all customer agreements, disclosures, communications, and notices related to your Account, including those that are otherwise required by applicable law to be provided to you in writing (collectively, "Communications"). We will provide these Communications to you electronically instead of providing paper copies to you. The manner in which we will provide Communications to you electronically is described below under the heading "How We Will Provide Communications to You."
- You have read, understand and agree to be bound by the terms and conditions described in this Disclosure.
- You confirm that you have the required hardware and software described below under the heading "Hardware and Software Requirements" and the ability to access, download, save and/or print Communications made available to you.
- You confirm that you have a valid e-mail account that you are able to access.
- You confirm that you are able to receive SMS text messages and agree to receive such text messages
- You acknowledge that it is your responsibility to download and save or print Communications for your records.
- You confirm that you understand that even though there is no charge to receive Communications electronically, your Internet service provider or telephone or wireless service provider may charge you fees (including roaming fees) for online access and your telephone provider may charge a fee for you to receive text messages on your phone.
- You are authorized to, and do, consent to the terms and conditions of this Disclosure on behalf of all other account owners, authorized signers, beneficiaries, authorized representatives, delegates and/or service users.

Types of Communications to be Provided in Electronic Form. Your consent to receive Communications electronically includes, but is not limited to, the following types of Communications related to your Account:

- All legal and regulatory disclosures and communications associated with your Account or a product or service available through your Account;
- The John Hancock Personal Financial Services, LLC Client Agreement or terms of service of your Account;
- The Apex Client Agreement and Apex Sweep Account Disclosure;
- Form ADV Part 2A and Part 2B for John Hancock Personal Financial Services, LLC;
- Electronic Fund Transfer Agreement and Disclosure;
- Notices or disclosures about the features of or a change in the terms of your Account;
- Privacy policies and notices;
- Prospectuses, trade confirmations or other disclosures required in connection with securities transactions;
- Confirmation of any authorization you provide to initiate one or more automated clearing house (ACH) debits to your checking or savings account or to your Account with us; and
- Monthly (or other periodic) billing or account statements for your Account including all billing or account statements from Apex.
- Other notifications or communications related to your Account

How We Will Provide Communications to You. All Communications that we provide to you in electronic form will be provided by one or more of the following methods: (1) via e-mail, (2) by access to a web site, including a mobile website, that we will designate in an e-mail notice we send to you at the time the information is available, (3) to the extent permissible by law, by access to a web site, including a mobile website, that we will generally designate in advance for such purpose, (4) via a mobile application, (5) by requesting that you download a PDF file containing the Communication, or (6) via SMS text.

If we make a Communication available to you, we will notify you by e-mail at the address you provide to us or by text message to the phone number you provide us that a Communication is available for you to access.

Even though you have consented to receive Communications electronically, we may always in our discretion or when required by applicable law provide a Communications to you in paper form at the mailing address that you have provided to us.

Hardware and Software Requirements. To access, download, save and/or print Communications electronically you must have:

- A computer suitable for connecting to the Internet with a Current Version (see description below) of an Internet browser we support.
- To access Communications through a mobile website or mobile application, one or more devices, such as a smartphone, mobile device or tablet, suitable for connecting to the Internet and for downloading mobile applications and accessing mobile websites with a Current Version of one of the mobile operating systems we support (see description below);
- a connection to the Internet;

- a valid e-mail address that you are able to access and e-mail software or web-based access;
- the ability to receive a SMS text message on your phone.
- the ability to access documents in Hyper Text Markup Language (HTML) and Portable Document Format (PDF) (in order to access PDF documents, you must have a Current Version of software that accurately reads and displays PDF files, such as Adobe Acrobat Reader); and
- Local, electronic storage capacity to retain our Communications and/or a printer to print Communications; and
- You will need a printer if you wish to print Communications on paper, and electronic storage if you wish to download and save Communications to your computer.

By "Current Version," we mean a version of the software that is currently being supported by its publisher. Here is a list of the Internet browsers we support:

Chrome 17+, Firefox 5.0+, Safari 6+, and Internet Explorer 9+

We reserve the right to discontinue support of a Current Version of software if we determine, in our sole discretion, that it suffers from a security flaw or some other defect that makes it unsuitable for use with our Website or your Account.

Withdrawal of Consent to Receive Electronic Notices. Your consent to electronic delivery of Communications remains in effect until you give us notice that you are withdrawing it. You may withdraw your consent to electronic delivery of Communications at any time by calling us at 888-999-4307 or emailing customer_support@jhancock.com. Your withdrawal of consent will become effective as soon as we have a reasonable opportunity to act upon it. At our option, we may treat your provision of an invalid e-mail address or phone number, or the subsequent malfunction of a previously valid e-mail address or phone number, as a withdrawal of your consent to receive Communications electronically. If you withdraw your consent to electronic delivery of Communications or if you are unable or unwilling to accept electronic delivery, you will have authorized us to close your Account and we may do so at our discretion. Any Communications we are required to deliver to you after termination of your account will be sent to you in paper form by mail to the address you have previously provided to us. This service may incur a fee.

Change of Contact Information. You must keep your e-mail address current with us. If your mailing address, e-mail address, telephone number or other contact information changes, you may provide updated information by updating your Emergency Savings profile or by contacting us at customer_support@jhancock.com or 888-999-4307.