

Introduction

Instructions

Please use this form to establish a non-retirement mutual fund account. Please do not use this application to open an IRA or other retirement account. Please print in all capital letters and use black ink.

Special considerations

- Shares of a fund generally may be sold only to U.S. citizens, U.S. residents and U.S. domestic corporations, partnerships, trusts, or estates. For the purpose of this policy, both the residential address and the mailing address provided must be U.S. addresses. We are unable to establish your account using a foreign address.
- If you would like to add a beneficiary to your individual or joint account, please also complete the transfer on death (TOD) beneficiary designation form.

Questions about this form?

☎ 800-225-5291

Contact us:

☎ 800-225-5291

🌐 jhinvestments.com

✉ See the end of this document for return instructions

1. Fund selection

Select the fund(s), share class(es), and the amount(s) you would like to invest. If no share class is selected, Class A shares will be purchased. The minimum investment is \$1,000 per fund and account. Checks must be made payable to **John Hancock Signature Services, Inc.** We cannot accept starter or third-party checks.

Important: You must select a cost basis reporting method for each non-money market fund and account that you open. For details on the meaning of each method, see Cost basis methods below. **John Hancock will apply the default cost basis reporting method of average cost (ACST) to all applicable non-money market funds and accounts listed below if a method is not selected.**

	Share class <i>Select one only</i>	Cost basis reporting method <i>Select one only</i>
Fund name	<input type="checkbox"/> A <input type="checkbox"/> C	<input type="checkbox"/> ACST <input type="checkbox"/> HIFO <input type="checkbox"/> FIFO <input type="checkbox"/> LOFO <input type="checkbox"/> LIFO <input type="checkbox"/> LGUT
\$ Investment amount		
Fund name	<input type="checkbox"/> A <input type="checkbox"/> C	<input type="checkbox"/> ACST <input type="checkbox"/> HIFO <input type="checkbox"/> FIFO <input type="checkbox"/> LOFO <input type="checkbox"/> LIFO <input type="checkbox"/> LGUT
\$ Investment amount		
Fund name	<input type="checkbox"/> A <input type="checkbox"/> C	<input type="checkbox"/> ACST <input type="checkbox"/> HIFO <input type="checkbox"/> FIFO <input type="checkbox"/> LOFO <input type="checkbox"/> LIFO <input type="checkbox"/> LGUT
\$ Investment amount		
Fund name	<input type="checkbox"/> A <input type="checkbox"/> C	<input type="checkbox"/> ACST <input type="checkbox"/> HIFO <input type="checkbox"/> FIFO <input type="checkbox"/> LOFO <input type="checkbox"/> LIFO <input type="checkbox"/> LGUT
\$ Investment amount		

Cost basis methods

The Internal Revenue Service (IRS) requires mutual fund companies to track the cost basis for certain mutual fund shares acquired on or after January 1, 2012, and to report that cost basis to shareholders and the IRS. We encourage you to consult with your legal and/or tax advisor to determine which accounting method is best for you. John Hancock Investment Management cannot offer tax advice.

1. Fund selection (continued)

Average cost (ACST)	Cost for an account is calculated by adding up the cost of all covered purchases in the account (purchases made on or after January 1, 2012) and dividing that total by the number of covered shares in the account.
First in, first out (FIFO)*	A standing order to sell or redeem the first shares acquired, or the oldest shares in the account. With this method, the cost basis is the actual price paid for the shares at the time of the purchase.

Specific share methods—For all specific share methods supported, the cost basis is the actual price paid for the shares at the time of the purchase. The specific share cost methods supported by John Hancock Investment Management include:

Last in, first out (LIFO)*	The newest shares in the account are the first shares sold or redeemed.
High cost, first out (HIFO)*	The most expensive shares in the account are the first shares sold or redeemed.
Low cost, first out (LOFO)*	The least expensive shares in the account are the first shares sold or redeemed.
Loss/gain utilization (LGUT)*	The shares with losses are sold or redeemed before the shares with gains.

* When choosing FIFO, LIFO, HIFO, LOFO, or LGUT for your cost basis determination method, you may override this election at any time by identifying specific lots (SLID). Specific lot information must be given to John Hancock at the time of the applicable transaction, such as a redemption, exchange, or transfer.

2. Account information

Select the type of account you wish to establish by completing Section A, B, or C. Print your name as shown on your income-tax return.

Section A

Individual or Joint account* Mr. Mrs. Ms.

Taxable owner's name (First) _____ (MI) _____ (Last) _____ (Suffix) _____

Social Security number _____ Date of birth (MM/DD/YYYY) _____

Joint owner's name (First) _____ (MI) _____ (Last) _____ (Suffix) _____

Social Security number _____ Date of birth (MM/DD/YYYY) _____

* Joint accounts will be registered as joint tenants with rights of survivorship (JT WROS).

Joint accounts in Louisiana will be registered as tenants in common (TEN COM) unless otherwise indicated in this space: _____

Section B

Gift/transfer to a minor (UGMA/UTMA)*

Custodian's name (First) _____ (MI) _____ (Last) _____ (Suffix) _____

Custodian's Social Security number _____ Custodian's date of birth (MM/DD/YYYY) _____

Minor's name* (First) _____ (MI) _____ (Last) _____ (Suffix) _____

Minor's Social Security number _____ Donor's state _____ Date of birth (MM/DD/YYYY) _____

* An UGMA/UTMA account established for a minor is an irrevocable gift. Assets may be accessed by the minor upon reaching the age of 18 or 21 (depending on the state).

Section C

Individual/sole proprietor or single-member LLC C corporation S corporation Partnership Trust Estate
 LLC taxed as C corporation LLC taxed as S corporation LLC taxed as partnership Unincorporated association
 Other (e.g., nonprofit, charity) _____

Supporting documentation will be required for account establishment. Please refer to the additional documentation for trusts, corporations, partnerships, nonprofit organizations and estates subsection on the following page or check with your investment professional or John Hancock Signature Services to ensure that you have included the necessary paperwork.

Name of trust, corporation, partnership, estate, or organization _____

Trustee or authorized signer's name (First) _____ (MI) _____ (Last) _____

Authorized co-signer's name (First) _____ (MI) _____ (Last) _____

Trust date (if applicable)(MM/DD/YYYY) _____ Taxpayer identification number (For trust, corporation, partnership, estate, or organization) _____

2. Account information (continued)

Additional documentation for trusts, corporations, partnerships, nonprofit organizations and estates:

To help the government fight the funding of terrorism and money laundering activities, the *USA Patriot Act of 2001* requires all financial institutions to obtain, verify, and record information that identifies each person or entity that opens an account. Additional documentation is required for the account types listed below. **We will be unable to establish your account without this required documentation.**

Trust

- A copy of the page of the trust agreement that shows the name of the trust, the trust date, and a listing of all trustees and their signatures, and
- A completed John Hancock Investment Management trust certification form.

Corporation

- A copy of the Articles of Incorporation, state issued charter, or certificate of good standing,
- A completed John Hancock Investment Management business/organization certification form, and
- A completed John Hancock Investment Management legal entity beneficial ownership certification form.

Partnership

- A copy of the Partnership Agreement,
- A completed John Hancock Investment Management business/organization certification form, and
- A completed John Hancock Investment Management legal entity beneficial ownership certification form.

Non-profit organization

- A copy of the Articles of Incorporation or a Government Issued Business License,
- A completed John Hancock Investment Management business/organization certification form, and
- A completed John Hancock Investment Management legal entity beneficial ownership certification form.

Estate

- A copy of the probate document certified within the past 12 months or a small estate affidavit.

3. Address (All information is required)

Note: Both the residential address and the mailing address provided must be U.S. addresses. We are unable to establish your account using a foreign address. Residential address or principal place of business (No P.O. boxes except A.P.O. or F.P.O. boxes).

Street address/A.P.O., F.P.O., or P.O. box/apt. #

City

State

Zip code

Phone number

Home Mobile

Email address

Go paperless

- I consent to receiving electronic delivery of Account Documents as described below:

By checking the box above, I consent to receiving electronic delivery of John Hancock Investment Management mutual fund and Account Documents, and notices and communications, including but not limited to, confirmation and quarterly account statements, tax information and notices, annual/semiannual reports, prospectuses, and other required and informational notices (Account Documents) instead of in paper form by regular mail. My consent will remain in effect until revoked. I understand that John Hancock Investment Management will send me an email when Account Documents are available for viewing, downloading, and printing. Each email will provide a link to jhinvestments.com, which will allow me to access my Account Documents online. Accessing Account Documents online requires minimum technical requirements, including (i) access to the internet, (ii) a valid email address, and (iii) installation of Adobe Acrobat Reader on my computer. (Adobe Acrobat Reader can be downloaded, free of charge, at adobe.com.) I understand that no confidential data will be sent through email, and John Hancock Investment Management does not charge a fee for providing electronic documents; however, I may incur internet access charges, telephone charges, and other third-party charges when receiving electronic documents or downloading required software. I understand that I can receive a free paper copy of Account Documents, revoke my consent and/or update my email address at any time by calling 800-225-5291 or visiting jhinvestments.com.

Mailing address (if different from above)

Street address/A.P.O., F.P.O., or P.O. box/apt. #

City

State

Zip code

4. Options for reducing sales charges

The reduction of sales charge is only applied to Class A shares; however, all share classes may be aggregated in accordance with the Statement of Additional Information (SAI).

- Accumulation and combination privilege**

When calculating my sales charges, include the assets in the following John Hancock mutual fund account(s) owned by me, my spouse, and my children under 21. If assets are held in a qualifying brokerage account, please include a copy of your most recent account statement. See the SAI for details.

Fund account number

Fund account number

Fund account number

Fund account number

4. Options for reducing sales charges (continued)

Letter of Intention

Over the next 13 months, I plan to invest at least:

- \$50,000 \$100,000 \$250,000 \$500,000 \$1 million

Net asset value privilege

Available for Class A shares to the following, as described in the SAI. Please check the box that applies.

- I am an employee of John Hancock.
 I am an employee of the affiliated firm named below, which maintains a selling agreement with John Hancock.
 I am an investment professional and have completed Section 8.
 I am a family member of the employee or investment professional named below (investment professionals must complete Section 8).
 I am transferring assets from an existing account that I acquired as a result of a reorganization of the fund into John Hancock and have terminated my relationship with the prior financial institution. I am attaching a Non-Retirement Asset Transfer form.
 I am rolling over or have rolled over assets held in certain John Hancock group annuity contracts, or I am an immediate family member of such person (see the fund's prospectus for eligibility).
 I am a former employee/associate of John Hancock, its affiliates, or agencies and I am rolling over or have rolled over assets from a John Hancock Investment-Incentive Plan, John Hancock Savings Plan, or John Hancock Pension Plan, or I am an immediate family member of such person (see fund's prospectus for eligibility).

Employee's or Investment Professional's Name

John Hancock Department, Affiliated Firm Name,
or Broker-Dealer Name

Relationship to Employee or
Investment Professional

5. Dividends and capital gains

If you do not make a selection, dividends and capital gains will be reinvested.

Dividends: Reinvest Cash

Capital gains: Reinvest Cash

Reinvest my dividends from my _____ Fund to my _____ Fund. (Must be the same class of shares.)

Send all dividends directly to my bank. (You must complete Section 7.)

Send checks made payable to: Address of record Special payee /address (Complete below.)

Payee's name (First)

(MI)

(Last)

Street address/A.P.O., F.P.O., or P.O. box/apt. #

City

State

Zip code

6. Systematic investments

Complete this section if you would like to establish a systematic investment into your mutual fund account. A systematic investment cannot be used for initial account funding.

Withdraw \$ _____ per month from the bank account in Section 7 below, and invest it in
John Hancock _____ Fund.

Initiate withdrawals on the _____ day of: each month, or quarterly beginning _____
Date (MM/DD/YYYY)

If a specific day is not selected, your investment will be pulled on the 15th of the month. Minimum monthly investment must be \$25 per account.

I would like my investments deducted from my payroll, Social Security, or federal government check. Please send the appropriate forms to me.

7. Bank information (Attach voided check or bank deposit slip preprinted with your account information)

Attach a voided check or bank deposit slip preprinted with your account information if you have requested a systematic investment in Section 6 or would like the ability to move money between your bank account and mutual fund account in the future. For security purposes, the bank account should match the name(s) provided in Section 2 and must be in place at least 15 calendar days before it can be used for an outgoing wire. If another individual exists on your bank account or the bank account belongs to a third party, all parties should complete the Adding Bank Information form found at jhinvestments.com.

Establish the service(s) between my fund account and my: checking account NOW/money market/savings account

By signing this application, I authorize you to charge to my account checks made payable to the order of John Hancock Signature Services, Inc. I am aware that your rights with respect to each check shall be the same as if I had signed the check personally and drawn it on John Hancock Signature Services, Inc. This authority is to remain in effect until I revoke it in writing, and until you actually receive such notice, I agree that you shall be fully protected in honoring the check. If any check should be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever.

I am providing written permission for John Hancock Signature Services, Inc. to obtain a consumer report about me as part of its process to authenticate my identity and to protect against fraud. This consumer report will be used solely to validate that I am an authorized holder, user, or signatory of the account used or to be used in connection with the current or future transfer of funds. John Hancock will notify me if any adverse action is taken on the basis of such a report.

8. Investment professional information

Investment professional name (First) (MI) (Last)

Firm name

Address

City State Zip code

Branch/agency number (If applicable) Investment professional number Phone number

**SIGN
HERE**

Investment professional signature

Date signed (MM/DD/YYYY)

9. Signature, taxpayer identification number, and certification

Note: All account owners must sign and enter their taxpayer identification number below. Your account cannot be established without this required information.

I acknowledge that identifying information is required before the account can be opened and is subject to verification by my financial professional, the fund or the fund's agents. If verification is unsuccessful, John Hancock may close my account, redeem my shares at the next net asset value, minus any applicable sales charges, and take other steps that it deems reasonable.

I understand that under certain circumstances, if no activity occurs in my account within a time period specified by state law, my shares may be transferred to the appropriate state. Note: The rules for transferring abandoned property vary state by state, so we suggest you contact your state's department of abandoned property if you have any questions regarding requirements.

I am of legal age and acknowledge that I have received and read the prospectus for each fund listed in Section 1. I assume complete responsibility for the tax consequences of the cost basis method election(s) I have made.

Certification required of U.S. persons only (including U.S. citizens, U.S. resident aliens, or other U.S. persons).

Under penalties of perjury, I certify that:

1. The number shown below is my correct taxpayer identification number,
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding,
3. I am a U.S. citizen or other U.S. person, including a U.S. resident alien (as defined in the IRS Form W-9 instructions), and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Note: Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

<p>SIGN HERE</p> <hr/> <p>Signature of owner, custodian, trustee, or organization representative (Sign exactly as name appears in Section 2)</p>	<hr/> <p>Date signed (MM/DD/YYYY)</p>
<p>PRINT HERE</p> <hr/> <p>Print name as shown in Section 2 (For UGMA/UTMA accounts, print the minor's name; for entity accounts, print the entity name)</p>	<p>PRINT HERE</p> <hr/> <p>Social Security number/taxpayer identification number as entered in Section 2 (For UGMA/UTMA accounts, enter minor's Social Security number; for trusts, corporations, estates, partnerships, or organizations, enter the employer identification number) Required to establish your account.</p>
<p>SIGN HERE</p> <hr/> <p>Signature of joint owner, co-trustee, or organization representative (Sign exactly as name appears in Section 2)</p>	<hr/> <p>Date signed (MM/DD/YYYY)</p>
<p>PRINT HERE</p> <hr/> <p>Print name as shown in Section 2</p>	<p>PRINT HERE</p> <hr/> <p>Social Security number/taxpayer identification number as entered in Section 2 Required to establish your account.</p>

If more space is needed for additional signatures, please make a copy of this page and attach it to your application.

Exemptions: See IRS Form W-9 instructions for exemption rules and exemption codes. Enter codes below, only if applicable. Generally, individuals are not exempt from backup withholding. FATCA codes apply to persons submitting this form for accounts maintained outside the United States by certain foreign financial institutions. If you are submitting this form for an account you hold in the United States, you may leave this field blank.

Exempt payee code (if any): _____	Exempt payee code (if any): _____
Exemption from FATCA reporting code (if any): _____	Exemption from FATCA reporting code (if any): _____

10. Mail

Please enclose and mail to:

Regular mail
John Hancock Signature Services, Inc.
P.O. Box 219909
Kansas City, MO 64121-9909

Express mail
John Hancock Signature Services, Inc.
430 W 7th Street
Suite 219909
Kansas City, MO 64105-1407



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200 Berkeley Street ■ Boston, MA 02116 ■ 800-225-5291 ■ jhinvestments.com
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