

Non-retirement account application

Introduction

Instructions

Please use this form to establish a non-retirement mutual fund account. Please don't 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're 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.

Contact us

 **Website**
jhinvestments.com

 **Phone**
800-225-5291

 **Return instructions**
See the end of this form 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.

Fund name _____	\$ _____ Investment amount	Share class Select one only <input type="checkbox"/> A <input type="checkbox"/> C
Fund name _____	\$ _____ Investment amount	Share class Select one only <input type="checkbox"/> A <input type="checkbox"/> C
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Cost basis reporting method

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. Manulife John Hancock Investments will apply the default cost basis reporting method of average cost to all applicable funds and accounts that are subject to IRS Form 1099-B reporting. Average 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. Under this method, shares will be redeemed in a first-in, first-out order, but the cost basis for all shares will be the calculated average cost. If you don't wish to use the average cost method for your covered shares, you may select another method by completing and returning a cost basis election form or by accessing your account on our website at jhinvestments.com. We encourage you to consult with your legal and/or tax advisor to determine which accounting method is best for you. Manulife John Hancock Investments cannot offer tax advice.

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 ☐ 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, Inc. to ensure that you've 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'll 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 Manulife John Hancock Investments trust certification form.

Corporation

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

Partnership

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

Nonprofit organization

- ☐ A copy of the Articles of Incorporation or a Government Issued Business License,
- ☐ A completed Manulife John Hancock Investments business/organization certification form, and
- ☐ A completed Manulife John Hancock Investments 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're 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. 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 Manulife John Hancock Investments 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 Manulife John Hancock Investments 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 Manulife John Hancock Investments doesn't 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 Manulife 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'm an employee of John Hancock.
- ☐ I'm an employee of the affiliated firm named below, which maintains a selling agreement with John Hancock.
- ☐ I'm an investment professional and have completed Section 8.
- ☐ I'm a family member of the employee or investment professional named below (investment professionals must complete Section 8).
- ☐ I'm rolling over or have rolled over assets held in a qualified plan product with John Hancock, a qualified plan product of which the trustee or custodian has retained John Hancock Retirement Plan Services (JHRPS) to act as a service provider, a John Hancock managed IRA, John Hancock Annuities IRA or other John Hancock branded IRA offered through Manulife/John Hancock Brokerage Services LLC that invests in John Hancock funds, or I'm an immediate family member of such person (see the fund's prospectus for eligibility).
- ☐ I'm a former employee/associate of John Hancock, its affiliates, or agencies and I'm 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'm 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 don't 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 all dividends directly to my address of record.

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 isn't 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've 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'm 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'm 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'm 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 Signature Services, Inc. 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, Manulife John Hancock Investments 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'm of legal age and acknowledge that I've 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've 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'm not subject to backup withholding because: (a) I'm exempt from backup withholding, or (b) I haven't been notified by the Internal Revenue Service (IRS) that I'm 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'm no longer subject to backup withholding.
3. I'm a U.S. citizen or other U.S. person, including a U.S. resident alien (as defined in the IRS Form W-9 instructions).

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

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

SIGN
HERE

Signature of owner, custodian, trustee, or organization representative
(Sign exactly as name appears in Section 2)

Date signed (MM/DD/YYYY)

PRINT
HERE

Print name as shown in Section 2 (For UGMA/UTMA accounts
print the minor's name; for entity accounts, print the entity name)

PRINT
HERE

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.

SIGN
HERE

Signature of joint owner, co-trustee, or organization representative
(Sign exactly as name appears in Section 2)

Date signed (MM/DD/YYYY)

PRINT
HERE

Print name as shown in Section 2

PRINT
HERE

Social Security number/taxpayer identification number
as entered in Section 2
Required to establish your account

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

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.
801 Pennsylvania Avenue
Suite 219909
Kansas City, MO 64105-1307



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