



Important Information

from John Hancock Distributors, LLC

Dear Valued Business Partner,

As you know, FINRA has released revised Rule, 2210 concerning Communications with the Public. This rule went into effect on February 4, 2013. By virtue of your selling agreement, you have agreed "to observe and comply with all existing laws, rules and regulations of all applicable local, state or federal regulatory authorities (including the rules of FINRA), and with all existing rules and regulations of any self-regulatory organization, and to observe and comply with those laws, rules and regulations which may be enacted, adopted or promulgated during the term of this Agreement, which relate to the business contemplated hereby in any jurisdiction in which the business described herein is to be transacted."

Under this new FINRA revised Rule 2210, FINRA discusses a "reason to believe" standard relative to the treatment of Institutional Communications. Please be advised, that any materials provided to you by John Hancock that have the following footnote, "Material is for Institutional/broker-dealer use only. Not for distribution or use with the public," may only be shared with Institutional Investors.

While we don't anticipate this happening, in the event that John Hancock Distributors, LLC learns of a firm violating this policy, we may use actions we deem necessary to ensure that this rule is not violated, up to and including potential termination of your selling agreement.

We thank you for your cooperation in complying not only with this updated FINRA rule, but with all existing laws, rules and regulations. Should you have any questions, please feel free to contact me.

Sincerely,

Kathleen Pettit

Chief Compliance Officer

John Hancock Distributors, LLC

617-572-3872