



John Hancock



Fraud and identity theft. Protect yourself.

Each year, millions of Americans become victims of fraud and identity theft as thieves continue to develop ways to obtain personally identifiable information.

As a Plan participant, you have access to valuable benefits that need to be protected from identity thieves. Make sure you safeguard all of your accounts, such as your annuity fund; any local, national, or international pensions; and health funds.

Learn about the methods used by identity thieves and steps you can take to safeguard yourself now—and take action if it occurs.

Diving and skimming and phishing ... Oh, my!

Identity thieves use many methods to try to steal your personal information, such as your Social Security number, driver's license number, credit/debit card numbers, and financial account numbers. Become familiar with their tactics to avoid becoming a victim.

Skimming: using a special storage device, or skimmer, to steal credit/debit card numbers

Phishing: posing as a financial institution in an email or pop-up message to get an individual to reveal personal information

Pretexting: calling under false pretenses to obtain personal information

Shoulder surfing: standing close enough to see an individual's ATM Personal Identification Number (PIN)

Address changing: falsely completing a change-of-address form to divert billing statements

Old-fashioned theft: stealing wallets and purses, mail (including pre-approved credit offers, new checks, or tax information), or even personnel records

You might be a victim if someone has illegally or without permission...

- Drained your bank account—counterfeiting checks or using your debit card,
- Established credit card accounts in your name,
- Changed your mailing address on an existing credit card account,
- Accessed your telephone or wireless phone service,
- Opened a fraudulent bank account in your name,
- Obtained a loan under your name,
- Filed for bankruptcy under your name, or
- Given your name to the police during an arrest.



Did you know?

At John Hancock, protecting your identity is our top priority. Our participant website has been expertly designed and thoroughly tested to restrict access to your confidential retirement plan information.

As thieves—and the ways in which they obtain and use personal information—continue to evolve, it becomes more important than ever to safeguard your personal information.

Some simple ways you can protect your identity:

Monitor your bank and credit card accounts monthly. That way, you'll know if a bill is missing or unauthorized purchases have been made. Keeping copies (both front and back) of all your debit and credit cards in a safe place can help you quickly and easily locate the information you'll need when you call to report a card lost or stolen.

Check your credit report regularly. By doing so, you may be able to limit the damage caused by identity theft. All consumers are entitled to a free annual credit report.

Register your online accounts. If you don't register and create passwords for your financial accounts, they're vulnerable to fraudsters who can pose as you and register the account for you. Make sure you register all of your Plan participant benefit accounts online with strong passwords.

Close out unused credit card accounts. Cutting up the cards is not enough.

Keep your Social Security number secure. Don't give it out and never use it as your PIN/User ID or password. Do the same for your credit and debit cards.

Practice safe password practices online. Use unique passwords containing a combination of upper and lower case letters, numbers, and special characters. Change your passwords regularly and never write them down.

Protect your data. Use antivirus software and install a firewall on your personal computer. Use only secure websites (which encrypt your data) to make online purchases. Take precautions when using wireless networks or public internet kiosks such as those at airports, coffee shops, libraries, etc. And always remember to log off or sign out when you're done using a website.

If you're a participant in the Southern California IBEW-NECA Defined Contribution Plan and you haven't yet registered your account online, log on to mylife.jhrps.com and click the "First Visit? Register here" link to get started.



Resources

Federal Trade Commission (FTC)

1-877-IDTHEFT (438-4338)
<http://www.consumer.ftc.gov/features/feature-0015-identity-theft-resources>

The Federal Bureau of Investigation (FBI)

(202) 324-3000
http://www.fbi.gov/about-us/investigate/cyber/identity_theft

The United States Department of Justice (DoJ)

(202) 514-2000
<http://www.justice.gov/criminal/fraud/websites/idtheft.html>

Equifax

(888) 548-7878
<https://www.equifax.com/personal/>

TransUnion

(855) 681-3196
<https://www.transunion.com/>

Experian

(888) 397-3742
<https://www.experian.com/>

I've been a victim of identity theft! Now what?

If you are a victim of identity theft, take immediate action:

- Alert your bank and credit card companies to any fraudulent charges.
- Close the accounts that you believe to be affected or opened fraudulently and request new accounts.
- Contact the Southern California IBEW-NECA Administrative Trust Funds Office to report any instance of identity theft at 323-221-5861 or toll-free at 800-824-6935.
- Be sure to notify the Southern California IBEW-NECA Administrative Trust Funds Office if you have recently moved, to ensure your current address is on file.
- If you have a retirement account at John Hancock, contact us immediately at 833-38-UNION (86466).
- Contact your local police department, your state's Attorney General's office, and the Federal Trade Commission (FTC) to file complaints.
- Take precaution by setting up alerts or place a credit freeze on the three major reporting agencies: Equifax, Transunion and Experian. Placing a fraud alert on your credit report will require businesses to contact you and verify your identity should a thief try to take out credit and/or a loan in your name.

Be sure to keep records with the details of your conversations and request written copies of all correspondence.

We, at John Hancock, follow strict standards to protect our customers' personal information. Read about the **privacy and security** safeguards we have in place at **johnhancock.com/privacy-security.html**



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