

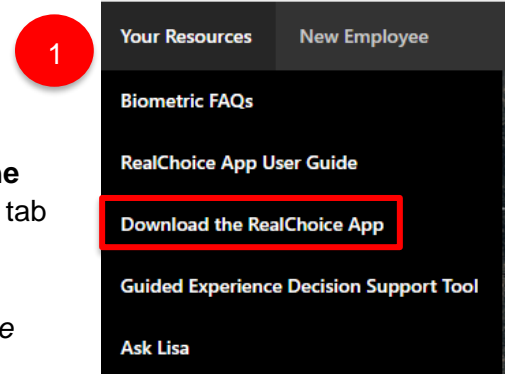
John Hancock RealChoice Benefits App User Guide

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I. How to download the RealChoice Benefits App using an iPhone device

1. Using your mobile device, visit the RealChoice website at www.realchoicejhancock.com and click on “Download the RealChoice Benefits App” from the “Your Resources” tab on the homepage.

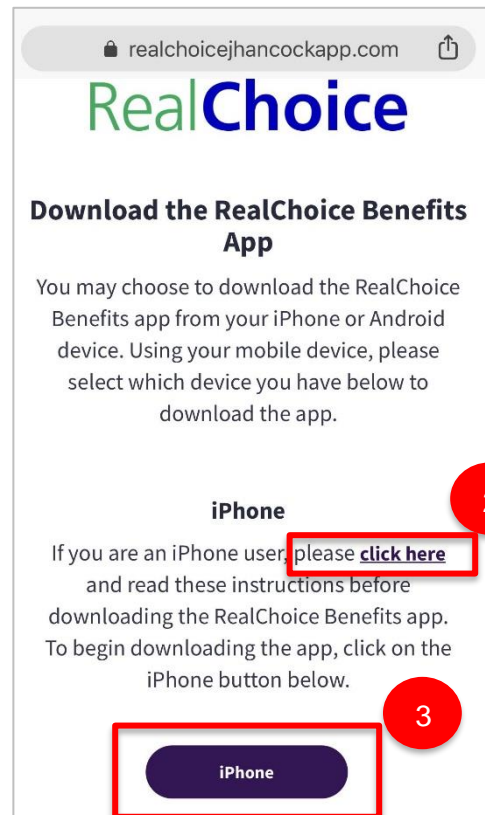
Note: *The RealChoice Benefits app is not available on the Apple app store. You must download the app from the RealChoice website using your mobile device.*



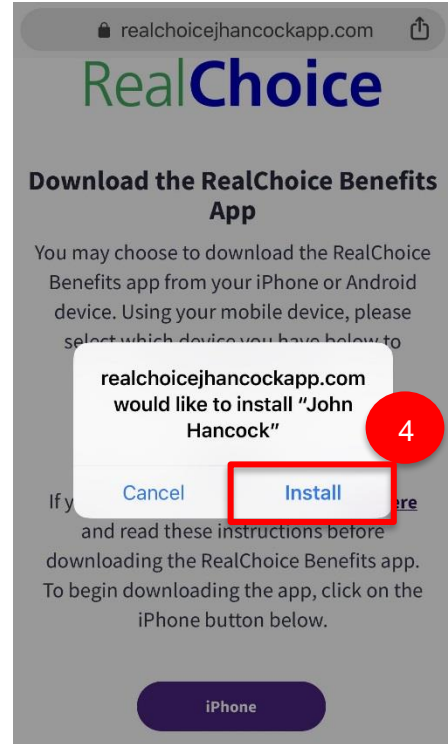
2. If you have an iPhone, **you must first** read the instructions on how to complete the “trust” setting for Pier 2 Marketing (our vendor partner who helped develop the app) before downloading. (See “Apple Trust Instructions” on next page for details).

Note: *Trusting Pier 2 Marketing on your phone only allows the RealChoice Benefits app from our vendor partner to be installed on your device. It **does not** give them access to any of your personal information.*

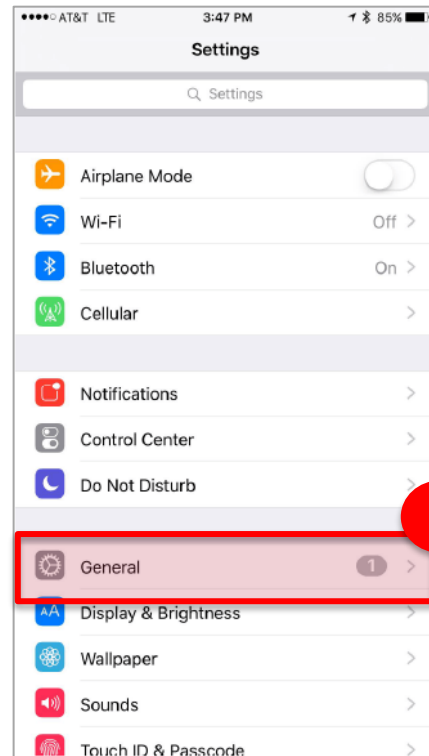
3. Once you have read the instructions, click on the “iPhone” button below.



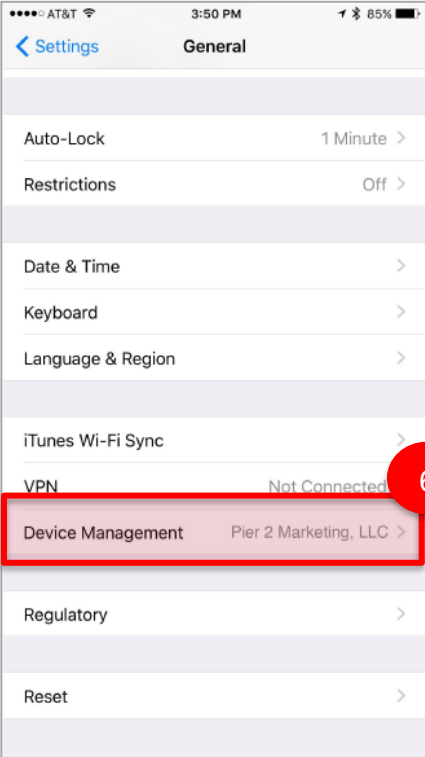
4. When prompted, click **“Install”** to begin downloading the app to your device.



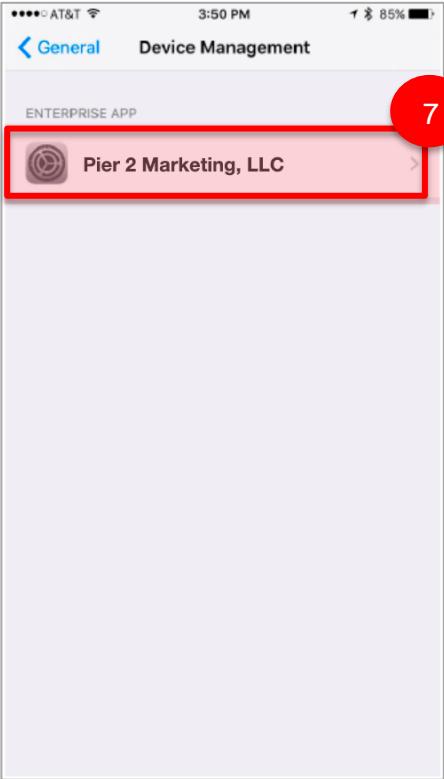
5. Once the app is installed, you must open **“Settings”** on your iPhone device and click **“General”**



6. Scroll to the bottom and click “**Device Management**”

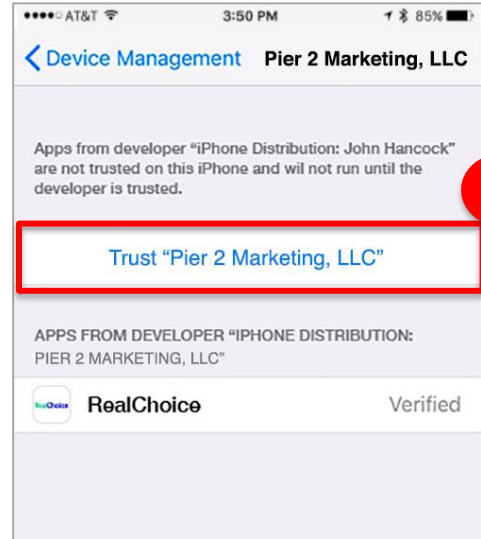


7. Click “**Pier 2 Marketing, LLC**”

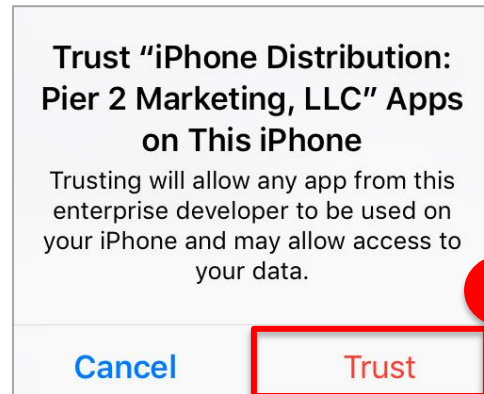


8. Click **Trust “Pier 2 Marketing, LLC”**

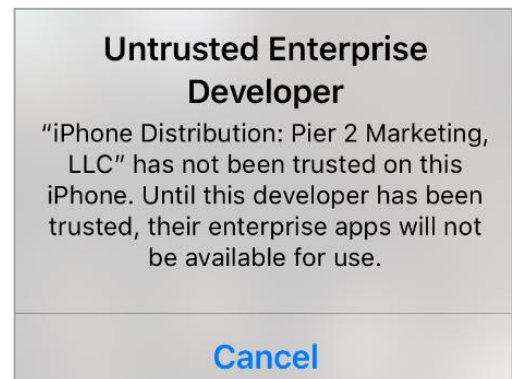
Note: *Trusting Pier 2 Marketing on your phone only allows the RealChoice Benefits app from our vendor partner to be installed on your device. It **does not** give them access to any of your personal information.*



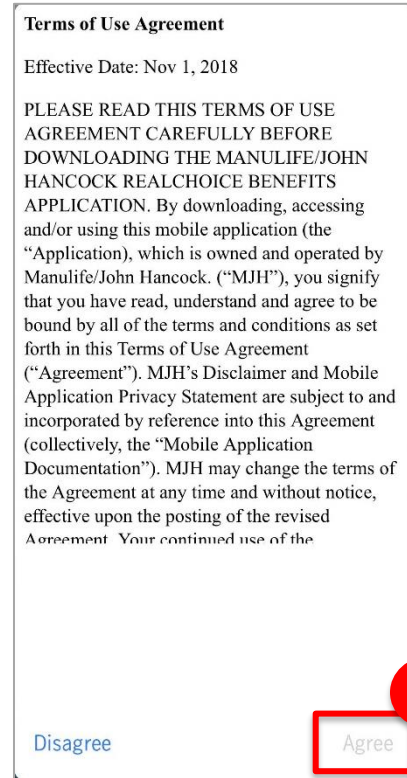
9. Click **“Trust”** and return to the app.



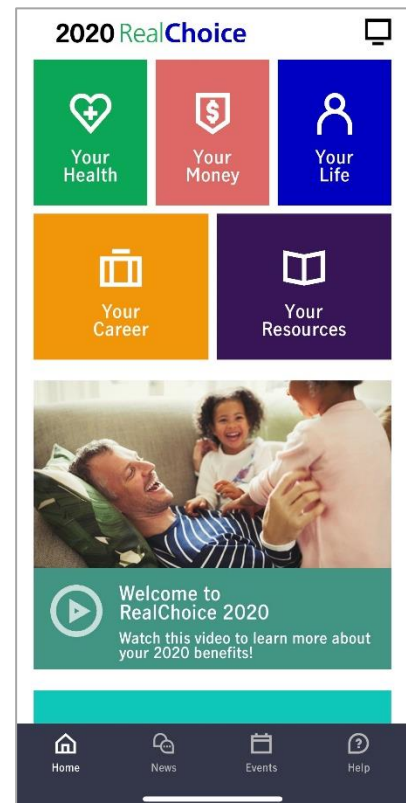
10. **Note:** If you choose not to complete the “Trust” setting for Pier 2 Marketing (our vendor partner), you will see this message and will not be able to use the App until you go into your settings and choose to “Trust” Pier 2 Marketing.



11. Before you can begin using the app, you must agree to the **Terms and Conditions**. Please scroll to the bottom and hit **“agree”** once the button turns blue.

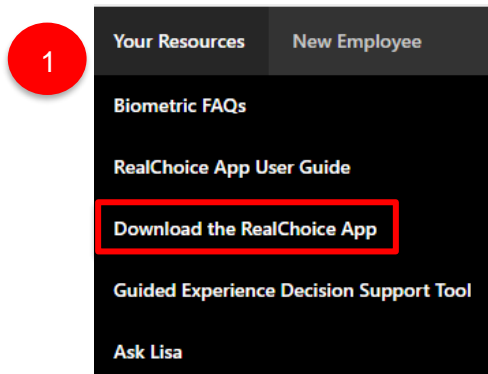


12. You may now start using the **RealChoice** Benefits app!

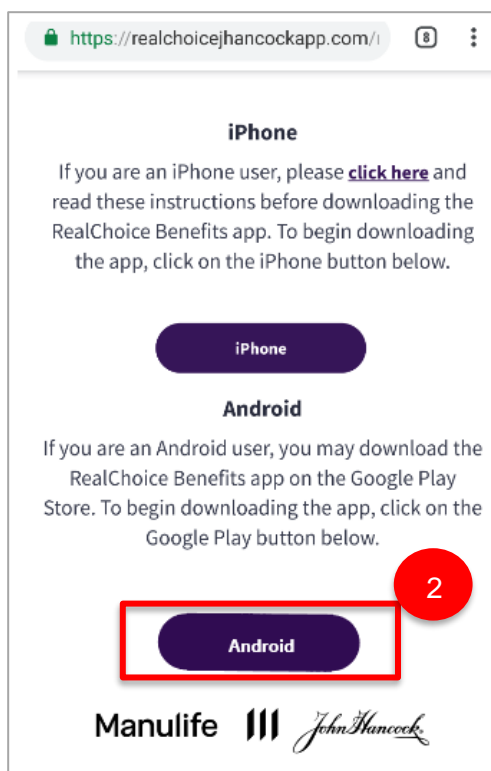


III. How to download the RealChoice Benefits App using an Android device.

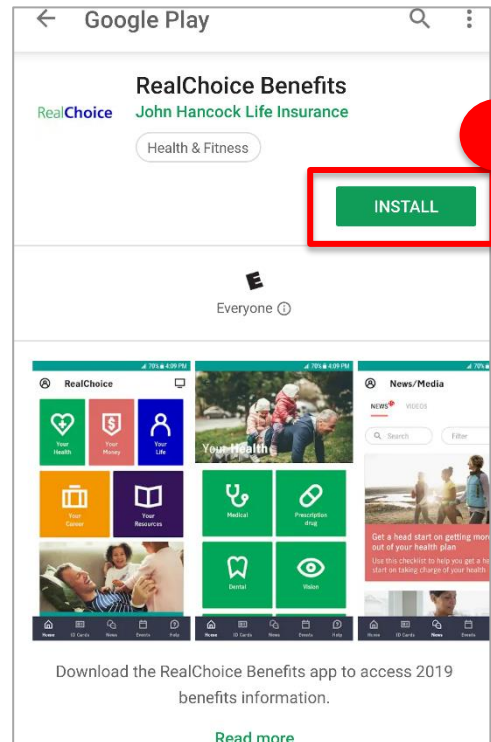
1. Using your mobile device, visit the RealChoice website at www.realchoicejhancock.com and click on “**Download the RealChoice Benefits App**” from the homepage.



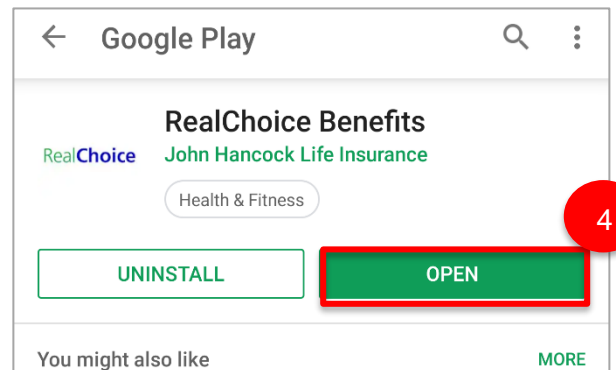
2. Click on the “**Android**” button.



3. You will be directed to the Google Play Store and prompted to download the app. Click **“Install”**



4. Once installed, you may **“open”** the app and begin using the **RealChoice** benefits app!



III. Frequently Asked Questions

1. Who is Pier 2 Marketing, LLC?

Pier 2 Marketing is our vendor partner that helped us develop the RealChoice Benefits App.

2. Where do I go for support?

If you have general questions about your benefits please contact the **John Hancock Benefits Center** at **866-927-4968**. If you encounter difficulty downloading the app and need technical support please contact Pier 2 Marketing at support@pier2marketing.com. You will receive a response next business day.

3. I downloaded the RealChoice Benefits app but get prompted to “trust” an Enterprise Developer. What does that mean and how do I resolve it?

In order to download the RealChoice Benefits app, you must complete the “trust” setting for Pier 2 Marketing, our vendor partner that helped John Hancock develop the app. Completing this step on your phone only allows the RealChoice Benefits app from our vendor partner to be installed on your device. It **does not** give them access to any of your personal information.

To resolve this, please follow steps 2 through 9 above for iPhone users.

4. What do I do if I receive a notification that an update is available on my iPhone device?

If an update is available, you will receive a push notification as well as a message on your iPhone device when you open the app. To update the app with the latest version, open the app and click on the link in the message. The update will automatically download and replace the version currently on your device. Exit the app and open it again to see the most current version.

5. What do I do if I receive a notification that an update is available on my Android device?

If an update is available, you will be directed to the Google Play Store on your Android device to update the app with the latest version.