

SIGNATOR INVESTORS, INC.
Member FINRA, SIPC
A Registered Investment Adviser

John Hancock Portfolio Solutions

Wrap Fee Program Brochure
Form ADV Part 2A, Appendix 2
February 11, 2015

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This wrap fee program brochure provides information about the qualifications and business practices of Signator Investors, Inc. If you have any questions about the contents of this brochure, please contact us at 1-888-333-3087. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Signator Investors, Inc. is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an Adviser provides you with information you can use to determine to hire or retain an adviser.

Additional information about Signator Investors, Inc. also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Summary of Material Changes

There have been no material changes since Signator Investors, Inc.'s annual update in March 2014.

Item 3 - Table of Contents

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Item 4 - Services, Fees & Compensation

Introduction

Signator Investors, Inc. (“SII”) is a Registered Investment Adviser registered with the Securities & Exchange Commission (“SEC”) under the Investment Advisers Act of 1940.

SII, through its affiliated Investment Adviser Representatives (“IARs”), provides a variety of services designed to meet the needs of retail individual and corporate clients. This brochure contains information about John Hancock Portfolio Solutions (“JHPS”), a managed account program sponsored by SII. SII also sponsors Portfolio by Design, and Signator Managed Account Platform, other wrap fee programs. Please contact SII, or your IAR to obtain more information on Portfolio by Design and the Signator Managed Account Platform.

SII is also a registered broker-dealer and Financial Industry Regulatory Authority (“FINRA”) member offering mutual funds, unit investment trusts, variable contracts, limited partnerships and general securities. Its revenue is primarily derived from commissions and fees earned as a result of the sales and services of these products in its capacity as a broker-dealer. Each IAR affiliated with SII must be a FINRA registered representative and be appointed as an insurance agent or insurance broker with John Hancock Life Insurance Company, (U.S.A.) and/or John Hancock Life Insurance Company of New York. As registered representatives and insurance agents or brokers, they are compensated on the sale of investment and insurance products on a commission basis.

To offer John Hancock Portfolio Solutions, IARs must be approved in SII’s Managed Account Program within SII’s Corporate RIA Program. They must have passed the Series 6 or 7 examination and meet all state requirements for acting as an IAR. SII also requires IARs to complete specific internal and industry training programs.

Services, Fees & Compensation Overview

IARs of SII will provide advice to clients on program, a mutual fund and exchange-traded fund (“ETF”) managed account program. The sponsor and investment manager of the JHPS program is SII. Manulife Asset Management (“MAM”) is the model provider providing recommended mutual fund and/or ETF model portfolios for the JHPS program. John Hancock Investment Management, LLC (“JHIM”) provides research related to the mutual funds and ETFs SII includes in the model portfolios. SII’s Form ADV Part 2A and this Appendix is given to clients and prospective clients of the JHPS program.

SII has a solicitor arrangement with a third party adviser to make JHPS available to the third party adviser’s clients.

There is no guarantee that the advisory services offered under the JHPS program will result in the clients’ goals and objectives being met. Nor is there any guarantee of profit or protection from loss. Investment advisory services are not investment vehicles in the same way securities are.

John Hancock Portfolio Solutions Program

SII manages the John Hancock Portfolio Solutions (“JHPS”) program which offer individual clients actively managed portfolios comprised of mutual funds and/or ETFs. SII is granted investment discretion and will continuously monitor each client’s portfolio. MAM provides SII with recommended model portfolios based on specific investment strategies and may, from time to time, recommend changes to asset class allocations and specific mutual fund and ETF selections. John Hancock Investment Management, LLC (“JHIM”) provides research related to the mutual funds and ETFs SII includes in the model portfolios. SII’s Investment Committee uses a number of analytical tools and software

applications in determining whether to follow those recommendations. Some of the factors considered are historical rates of risk and return for various asset classes, correlation across asset classes and risk premiums. SII will solely determine whether to follow those recommendations. SII will also periodically rebalance or reallocate the portfolios. Once a rebalance or reallocation is determined it will occur at the then current quarter end.

After the investor profile questionnaire is completed, SII's IAR analyzes the client information and recommends an appropriate strategy based on the client's needs and objectives, investment time horizon, risk tolerance and other pertinent factors. SII will then propose an overall strategy that includes asset allocation and investment style recommendations.

After the initial investment selections have been selected, the IAR and the client will meet at least annually to determine if there have been any changes to the stated needs and objectives, or if there have been any significant changes in their financial situation that would warrant a change to the way their account is invested. Clients are encouraged to contact the IAR when these changes occur.

The investment adviser representatives of the soliciting third party adviser are responsible for assisting the client like SII IAR's do for the JHPS program.

SII charges an annual account and service fee (the "Program Fee") equal to a percentage of the assets invested in the clients account. The program fee includes fees for investment management, clearing, custody and other services. The model provider is affiliated with SII, and the portion of the program fee for services is paid to the affiliate and not to SII. The Program Fee includes the "Sponsor Fee" and the "Adviser Fee". The Sponsor Fee is the compensation paid to SII for services provided to the client's account and is not negotiable. The Adviser Fee is the compensation that is paid to the IAR and is negotiable. The Program Fee is based on the investment option(s) being used to manage the client's account. SII may, in its sole discretion, pay all or a portion of the Sponsor Fee to another party involved in providing services to the JHPS Program. The Program Fee may be discounted down to the Sponsor Fee. Should IARs opt to charge only the Sponsor Fee, he/she will forgo his/her compensation. If the IAR is an employee of SII, SII will retain the adviser fee and the employee will receive compensation.

The third party adviser referring clients to SII for access to JHPS receives a referral fee from SII. The referral fee will be paid to the third party adviser's investment adviser representative and follows the same Adviser Fee structure described above.

Program Fees are billed in advance based on the account balance on the last business day of the previous calendar quarter. Program Fees are debited from the account at the start of each quarter. All unused, pre-paid program fees will be credited (refunded) to the client's account in the event of termination of the investment advisory agreement and/or account closing. The client account will only be charged for the actual days the account was managed.

Upon the establishment of an account, the initial fee is calculated and debited on the day after initial assets are placed in the program, for the first quarter or appropriate part thereof. If an account is opened during the last month of the calendar quarter, the fees assessed will include fees for the remaining days in the quarter plus fees for the next calendar quarter. The program does not charge set-up fees. Additional one-time investments of \$10,000 or more will cause the fee to be recalculated and pro-rated as of the day of the additional investment and will be billed in advance based on fair market value calculated on the last business day of the previous calendar quarter.

All investments in mutual funds are subject to the terms of each of the applicable prospectuses, including associated fees and operating mutual fund expenses. Clients are advised that fees associated with the JHPS are in addition to fees charged by the mutual funds in their portfolio.

The maximum fee allowable for those assets invested under the JHPS program is 2.40%. There are no 12b-1 fees associated with the mutual funds under JHPS, but other underlying mutual fund fees will apply.

SII's IAR receives compensation when a Client participates in the JHPS program. The amount of this compensation may be more or less than what would be received if Client participated in another offered program or if Client paid separately for investment advice, brokerage, and other services.

Item 5 – Account Requirements and Types of Clients

SII is a registered investment adviser offering investment advice to individuals, pension and profit-sharing plans, trusts, estates or charitable organizations and corporations or other business entities.

Requirements for Opening & Maintaining an Account

To open an account, clients must complete an investor profile questionnaire. The questionnaire assists the IARs in recommending the investment allocation for the portfolio. Additionally, clients must meet the minimum investment amount for the specific managed account program they select. Below please find a table which lists the account minimums for the John Hancock Portfolio Solutions programs offered through SII.

The investment adviser representatives of the soliciting third party adviser are responsible for assisting the client like SII IAR's do for the JHPS program.

Minimum Investment Amount

| Program Name | Product Name | Account Minimum |
|---|---|------------------------|
| John Hancock Portfolio Solutions | John Hancock Portfolio Solutions | \$50,000 |

Exceptions to the account minimums listed may be made at the discretion of SII.

Item 6 – Portfolio Manager Selection and Evaluation

SII has discretion and is responsible for the evaluation, selection and ongoing monitoring of the model provider associated with the JHPS program. In determining whether to hire a sub-adviser and/or model provider SII will perform due diligence and analysis of the following: performance, research methodology, experience, investment process as well as other qualitative and quantitative measures.

Item 7 – Client Information Provided to Portfolio Managers

Through the proposal process, SII, as investment manager, is provided the necessary information by the Client's SII IAR to recommend a portfolio appropriate for the client. This information includes the client's selected asset allocation and any investment restrictions requested by the client.

The investment adviser representatives of the soliciting third party adviser are responsible for assisting the client like SII IAR's do for the JHPS program.

Item 8 – Client Contact with Portfolio Managers

Clients participating in the JHPS program may contact SII or the Client's SII IAR with any questions or issues regarding the client's account or the investments selected for the client's portfolio. SII will resolve any matters that may arise.

Item 9 - Additional Information

Principals of the Firm

The following brief biographical information describes personnel at SII who are either principal executive officers of SII, or a person with similar status or performing similar functions with regard to the investment advisory program specified in this brochure.

Christopher Maryanopolis, born in 1964, is President, CEO and Chief Operating Officer of SII. He holds a BA from SUNY at StonyBrook University of StonyBrook, New York and a Masters of Business Administration from Fordham University of New York, New York.

Thomas J. Horack, born in 1953, is Chief Compliance Officer of SII. He holds a BS from Babson College, Wellesley, Massachusetts.

Disciplinary Information

SII does not have any disciplinary information to disclose.

Other Financial Activity and Affiliations

Manulife Asset Management ("MAM"), the model provider for the JHPS program, is an affiliate of Signator Investors, Inc. ("SII"). Any portion of the program fee paid to the model provider is paid to the affiliated model provider and not to SII. John Hancock Investment Management, LLC ("JHIM") the research provider, is an affiliate of SII. Any portion of the program fee paid to the research provider is paid to the affiliated research provider and not to SII. Additionally, Clients' accounts may be invested in certain affiliated mutual funds under the JHPS program. There are no 12b-1 fees associated with the JHPS program and there is no explicit incentive for an SII IAR to recommend John Hancock Portfolio Solutions program over another program.

There are internal wholesalers registered with John Hancock Funds, an affiliate of Signator Investors, Inc. ("SII") who will also be associated with SII's Registered Investment Adviser, wholesaling SII's John Hancock Portfolio Solutions ("JHPS"). The JHPS mutual fund models may contain affiliated mutual funds. The compensation received by the wholesalers is not tied to the affiliated mutual funds within the models so there is no explicit incentive for a wholesaler to sell the JHPS models containing affiliated mutual funds over models not containing affiliated mutual funds.

There is a small group of SII employees who are SII IARs that offer JHPS to clients and none of the other SII managed account programs. There is no explicit incentive to offer JHPS over other non-advisory products as the compensation paid to the employees is treated the same.

SII is a registered investment adviser with the SEC. SII is also a broker-dealer registered with the FINRA, the SEC and various states. As a broker-dealer, SII transacts business in mutual funds, stocks, bonds, options, variable annuities, unit investment trusts, limited partnerships and variable life insurance. SII has its clearing relationship with National Financial Services, LLC. SII is licensed to operate in all 50

states plus the District of Columbia and Puerto Rico. John Hancock Financial Network, Inc. wholly owns Signator Investors, Inc.

There are a group of SII employees that are dual registered representatives and IARs with Signator Financial Services, Inc. (“SFS”) an affiliated registered broker dealer and investment adviser. These SII employees provide services to SFS. SFS does not pay any direct compensation to the SII employees so there is no explicit incentive for the SII employees to provide services to SFS over SII.

Other Related Parties

Manulife Asset Management (US) LLC
101 Huntington Avenue
Boston, MA 02199

John Hancock Investment Management Services, LLC
601 Congress Street, 11th Floor
Boston, MA 02210-2805

Hancock Capital Investment Management, LLC
197 Clarendon Street, C-2-03
Boston, MA 02116

John Hancock Distributors LLC
601 Congress Street
Boston, MA 021170

John Hancock Funds, LLC
601 Congress Street
Boston, MA 02110

Signator Financial Services, Inc.
10500 NE 8th Street, Suite 720
Bellevue, WA 98004

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

SII is responsible for ensuring compliance with Rule 204A-1 under the Advisers Act, which requires a registered investment adviser to establish, maintain and enforce a written code of ethics. Consistent with this obligation, SII has adopted a Code of Ethics that, at a minimum, seeks to promote compliance with fiduciary standards and provide a means to address conflicts of interest arising from the personal securities transactions of its employees and its IARs. The Code of Ethics describes the standards of conduct that is expected of its employees and IARs. A copy of SII’s Code of Ethics is available to clients upon request.

Among other things, the Code limits and monitors the personal ETF trading activity of certain employees, including certain members of employees’ households. These limitations seek to further SII’s efforts to prevent employees from personally benefitting from SII’s investment decisions for its clients. The Code requires certain employees and certain household members to “pre-clear” their personal ETF transactions with SII’s Compliance Department prior to execution.

Review of Accounts

SII reviews a sample of its managed client accounts on a quarterly basis. The managed client accounts are reviewed to proactively identify any potential account irregularities.

To conduct its review of accounts, SII selects a sample of accounts and acquires specific account information and documentation that is examined during the review. After the review is completed a report of findings is created and distributed to various member of the SII management team. Findings are reviewed and addressed to make certain that issues are addressed in a timely manner. These reports are not issued to the respective account owners. If SII becomes aware of a matter that requires the client's attention in order to resolve, SII will promptly notify the client.

After the initial investment selections have been selected, the IAR and the client will meet at least annually to determine if there have been any changes to the stated needs and objectives, or if there have been any significant changes in their financial situation that would warrant a change to the way their account is invested. Clients are encouraged to contact the IAR when these changes occur.

Clients will receive monthly statements from the accounts' custodian, National Financial Services, LLC, which are the official records of the accounts. The monthly statements contain the activity and transactions in the accounts during the prior month. Additionally, clients receive quarterly reports from SII, investment manager and sponsor of the JHPS program. The quarterly reports contain performance and fee information and market commentary.

Client Referrals and Other Compensation

SII IARs receive client referrals for advisory services. Each client receives a solicitor fee disclosure document that outlines the referral arrangement and any compensation to the individual making the referral.

National Financial Services, LLC., may share revenue associated with the use of no-transaction fee mutual funds in the Program. Such payments vary from .03% to 0.12% based on aggregate no-transaction fee mutual fund assets held with National Financial Services, LLC. As such, there is a potential conflict of interest because SII. may have a greater incentive to recommend investments that provide additional compensation to SII. There is no direct incentive for SII IARs to recommend no-transaction fee mutual funds to clients.

SII. may receive revenue sharing from third party money managers for new sales and/or assets under management in its investment advisory programs.

Financial Information

This item is not applicable to SII.