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This wrap-fee program brochure provides information about the qualifications and business practices of John Hancock Personal Financial Services, LLC, ("JHPFS"). If you have any questions about the contents of this Brochure, please contact us at 800-721-0111. The website for this program, Advisor is www.getadvisorapp.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (the "SEC") or by any state securities authority.

Additional information about JHPFS also is available on the SEC's website at www.adviserinfo.sec.gov.

JHPFS is a registered investment adviser. Registration of an investment adviser does not imply a certain level of skill or training.

Item 2 – Material Changes

Not applicable. This brochure was initially filed with the SEC on November 22, 2016.

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Item 4 – Services, Fees and Compensation

JHPFS is a Delaware limited liability company founded in 2014. JHPFS's principal owner is The Manufacturers Investment Corporation, which is an indirect, majority-owned subsidiary of Manulife Financial Corporation ("MFC"), a diversified international management and holding company with interests in companies that are active in, among other things, financial services and insurance. MFC is a publicly traded company listed on the Toronto Stock Exchange, the New York Stock Exchange, the Stock Exchange of Hong Kong and the Philippine Stock Exchange under the ticker symbol MFC.

JHPFS provides discretionary advisory services in connection with JHPFS's savings program, Advisor (the "Program") as well as other programs. This brochure is limited to the Program. JHPFS anticipates that the Program will be expanded overtime to provide additional services for clients.

Overview

The Program utilizes a mobile device application to collect information from and about a client to provide investment advice to the client. The sponsor and portfolio manager of the Program is JHPFS. JHPFS manages client accounts on a discretionary basis.

There is no guarantee that the advisory services offered under the JHPFS program will result in the clients' goals and objectives being met. Nor is there any guarantee of profit or protection from loss.

About The Program

The Program provides clients with access to a Cash Account (the "Cash Account") for assets the client desires to save for emergency purposes, *i.e.*, for unforeseen events such as loss of employment and so on. The Program is not intended for unforeseen events where the Client needs immediate access to assets in the Cash Account nor is it intended to be used for common and frequent transactions since a client may not receive the proceeds from a withdrawal request for up to two business days under normal circumstances after the withdrawal request is received by JHPFS for an open account. The Program is administered by JHPFS and the Cash Account is offered by Apex Clearing Corporation ("Apex"), the custodian and clearing agent for the Program.

To determine a client's savings objectives, a client provides JHPFS, and its authorized service provider, certain nonpublic personal and financial information through JHPFS's interactive mobile device application. Information provided includes the client's savings goals, income, assets, expenses and risk tolerance, bank account name and access credentials including username, password, and passcode. JHPFS then analyzes this information to determine the appropriate saving rate for the client to fund the Cash Account. When making this determination, JHPFS is relying on the information obtained from and about the client

through the account opening process. The client is responsible for providing JHPFS with any changes to this information. A client should be careful when inputting answers or information. If the information is inaccurate, the resulting recommendation might not be appropriate for the client. JHPFS does not independently verify the information a client provides.

In order for JHPFS to learn more about client's financial circumstances, JHPFS may retrieve certain financial account information about the client, such as the client's income, expenses, account balances and holdings, from financial institutions the client designates using a third party service.

Once a client agrees to a savings objective, the client then authorizes the automated transfer of money from the previously linked bank account to the Cash Account. A client may change the savings objective or cancel or postpone transfers at any time. A client may also elect to automatically increase the percentage of income saved over a period of time.

During the online application process, clients agree that records and disclosure for the Program will be delivered, and agreements will be signed, electronically. This is a requirement both now and in the future. This includes this Form ADV brochure, any other disclosure brochures, supplements, Privacy Notice and other documents relating to a client's account. Each client has an obligation to maintain an accurate and up-to-date email address with JHPFS and to ensure that the client has the ability to read, download, print, and retain documents the client receives from JHPFS. If a client is unable or unwilling to accept electronic delivery, the client's enrollment in the Program and their account may be terminated.

Clients can communicate with JHPFS via electronic channels and via telephone.

JHPFS will send all emails to the email address client provides to JHPFS. If an email notification is undeliverable, JHPFS will deliver the documents to client's postal mail address of record and thereafter terminate client's account. A client may incur additional costs if documents are mailed to the client's postal mail address.

Client assets invested in the Program will not be available for brokerage activities that are not directed by JHPFS, including but not limited to margin trading or trading securities by client or any of client's designated agents. If a client initiates brokerage activity for the Program directly with Apex, the client may be charged a fee by Apex and JHPFS will terminate its agreement with the client.

The Cash Account

The Cash Account Cash Account administered by Apex.

For Cash Accounts with less than \$250,000 in assets.

Interest paid on the Cash Account will vary over time and can change daily without notice to the client. Interest paid on the Cash Account may be lower or higher than interest paid on the bank account used by a client to fund the Cash Account or the interest paid on deposits at other banks.

Assets in the Cash Account are not insured by the FDIC and have no bank or government guarantees but are instead covered by the Securities Investor Protection Corporation ("SIPC") of which Apex is a member. SIPC insurance covers assets in a Cash Account up to \$250,000. Assets in the Cash Account that exceed this amount may not be covered by SIPC insurance.

For Cash Accounts with more than \$250,000 in Assets.

For Cash Accounts with \$250,000 or more in assets, a client may elect to have cash in a client's Apex brokerage account automatically "swept" into and out of interest-bearing FDIC-insured deposit accounts opened by Apex at participating banks ("Participating Banks"). To make such election, a client should contact JHPFS directly at the phone number listed in the first paragraph of this brochure. A list of the current Participating Banks is available on Apex's website <https://www.apexclearing.com/> >>> [Business Continuity Plan and Other Disclosures](#) (in the footer of the page) >>> [Apex Administrated FDIC Sweep Program Bank List \(docx\)](#). Participating in the Program does not guarantee that any or all of your Cash Account will be swept into a Participating Bank and all such sweeps are in Apex's sole discretion.

A client may specify that cash in his or her Cash Account not be swept into one or more Participating Banks by contacting JHPFS. Exclusion of a Participating Bank from the cash sweep program for a client may result in some or all of client's cash remaining in the Cash Account and not being swept into the accounts of Participating Banks. A client will not be given notice when Participating Banks are added or withdrawn from the cash sweep program. If the cash in your Cash Account is such that a single deposit at a Participating Bank would put that amount beyond FDIC coverage, then Apex will sweep the excess cash into multiple Participating Banks.

Interest paid on the Cash Account will vary over time and can change daily without notice to the client. Interest paid on the Cash Account may be lower or higher than interest paid on the bank account used by a client to fund the Cash Account or the interest paid on deposits at the Participating Banks or at other banks.

If a client has accounts at a Participating Bank in addition to the Cash Account ("Additional Accounts"), the value of the Additional Accounts is aggregated with the value of the Cash Account at the Participating Bank for purposes of determining the Client's FDIC insurance coverage. Apex does not consider the value of the Additional Accounts when sweeping cash into accounts of Participating Banks.

FDIC insurance only applies to those assets in the Cash Account that are swept into a Participating Bank. Other assets in the Cash Account are not insured by the FDIC and have no bank or government guarantees but are instead covered up to \$250,000 by the Securities Investor Protection Corporation ("SIPC") of which Apex is a member.

Fees and Compensation

Clients pay no fee for participating in the Program. Custody fees charged by Apex are paid by JHPFS. Clients are responsible for payment of any other fees that Apex may charge relating to client's Program account including fees for wire transfers, paper delivery of client statements and insufficient funds in the client's account.

JHPFS may assess a Program Fee or increase the Program Fee at any time provided it notifies client thirty (30) days in advance. JHPFS may presume client has consented to the change in the Program Fee if JHPFS has not received any objection thereto from client at the end of the 30 day period. In the event client, during the 30 day period, notifies JHPFS of its objection to the Program Fee change, the change will not take effect and JHPFS may, at its option, terminate its advisory agreement with the client.

Item 5 – Account Requirements and Types of Clients

Account Requirements

Currently, there is no minimum investment amount for the Program.

Clients will execute a written advisory agreement with JHPFS specifying the advisory services to be provided and under the terms of the agreement will agree to receive all account information and account documents (including this Brochure), and any updates to these documents, through JHPFS electronic communications.

Apex, the custodian of accounts in the Program, effects all transactions. The client must appoint JHPFS as its investment adviser of record on accounts in the Program at Apex. Apex maintains physical custody of all funds and securities in accounts in the Program. The client retains all rights of ownership (e.g. right to withdraw securities or cash, exercise or delegate proxy voting and receive transaction confirmations) of the securities in the client's Program account.

Types of Clients

The Program is offered only to individuals residing in the United States.

Business entities, government entities and accounts that are subject to the Employee Retirement Income Security Act of 1974 (“ERISA”) and Individual Retirement Accounts (“IRAs”) are not eligible for the Program.

Redemption Requests and Termination of an Account

Withdrawal requests must be received by 3 p.m. Eastern Standard Time on a business day in order to be processed that day. Requests received after 3 p.m. will be processed on a best efforts basis. It may take up to two business days under normal circumstances for the proceeds of a withdrawal request to be transferred to the client’s bank account through electronic fund transfer. If a client has deposited funds in its Cash Account within the five business days preceding the withdrawal request, these funds will not be available for withdrawal for five business days after the date of the deposit.

JHPFS may terminate a client from the Program for any reason including not providing JHPFS with information it has requested that is deemed necessary, or appropriate, to manage the Program account.

A client may terminate the Program upon notice to JHPFS, including electronic notice through the mobile device application, and payment of all outstanding fees to JHPFS.

A client’s termination of its brokerage account with Apex will terminate the client’s advisory agreement upon receipt of notice by the JHPFS of such termination and payment of all outstanding fees to JHPFS.

Upon termination of the client’s account in the Program, JHPFS will no longer provide the client with investment advisory services and the account will be closed and Client must transfer the assets in his or her account to another financial institution.

Item 6 – Portfolio Manager Selection and Evaluation

Selection of Portfolio Manager

JHPFS has selected itself as the portfolio manager in the Program.

Performance-Based Fees and Side-By-Side Management

JHPFS does not receive performance-based fees for advisory services provided to clients. Therefore, JHPFS does not engage in side-by-side management of clients with performance based fees.

Methods of Analysis, Investment Strategies and Risk of Loss

The Cash Account is administered by Apex.

Investing in the Cash Account is subject to risks including:

Risks Related to Cash Sweep Program

Interest paid on the Cash Account will vary over time and can change daily without notice to you. Interest paid on the Cash Account may be lower or higher than interest paid on the bank account used by a client to fund the Cash Account or the interest paid on deposits at the Participating Banks or at other banks. Interest paid on the Cash Account may be lower than the rate of inflation.

The Program is not intended for unforeseen events where the Client needs immediate access to assets in the Cash Account since a Client may not receive the proceeds from a withdrawal request for up to two business days after the withdrawal request is received by JHPFS.

For Cash Accounts with less than \$250,000 in Assets

Assets in the Cash Account are not insured by the FDIC and have no bank or government guarantees but are instead covered by the Securities Investor Protection Corporation ("SIPC") of which Apex is a member.

For Cash Accounts with \$250,000 or more in Assets

Client's assets in the Cash Account are swept into one or more Participating Banks. If a client has accounts at a Participating Bank in addition to the Cash Account ("Additional Accounts"), the value of the Additional Accounts is aggregated with the value of the Cash Account at the Participating Bank for purposes of determining the client's FDIC insurance coverage. Neither JHPFS nor Apex monitor the amount of client's assets in Additional Accounts. Therefore, the amount of a client's assets held at a Participating Bank could exceed FDIC insurance coverage limits. A client will not be given notice when Participating Banks are added or withdrawn from the cash sweep program.

A client may specify that cash in his or her Cash Account not be swept into one or more Participating Banks. If a client excludes a Participating Bank from the cash sweep program, this action may result in some of client's cash remaining in the Cash Account and not being swept into the accounts of Participating Banks.

Participating in the Program does not guarantee that any or all of your Cash Account will be swept into a Participating Bank and all such sweeps are in Apex's sole discretion.

FDIC insurance only applies to those assets in the Cash Account that are swept into a

Participating Bank. Other assets in the Cash Account are not insured by the FDIC and have no bank or government guarantees but are instead covered up to \$250,000 by the Securities Investor Protection Corporation (“SIPC”) of which Apex is a member.

Risks Related to the Use of Automated Savings Tools

There are risks associated with utilizing automated savings tools such as the Program, including the following risks:

- The output of the automated savings tool depends upon the accuracy and availability of the information inputted into the savings tool.
- There may be certain factors or variables which have not been included in the automated savings tool. To the extent some questions are over-generalized, ambiguous or designed to fit a pre-determined option, the output may not reflect a particular client’s needs or goals.
- By only using the automated savings service, clients may not receive individually tailored investment advice.
- Our tool may not be compatible with all types of bank accounts and/or with all financial institutions.
- Some banks and financial institutions may:
 - not permit JHPFS or our service provider to gather transaction data from your online bank account, or terminate our ability to do so at any time,
 - make changes to their websites, security measures, or login requirements, with or without notice to us, that may prevent or delay our ability to aggregate transaction data from those websites,
 - only provide transaction data updates to us on a set daily schedule resulting in your most recent transactions not being reflected in account balances or other account information presented to you in our mobile application.

Cybersecurity Risk

Cybersecurity breaches may allow an unauthorized party to gain access to Cash Account assets, client data, or proprietary information, or cause JHPFS or Apex to suffer data corruption or lose operational functionality. Similar incidents affecting Participating Banks in the cash sweep program may negatively impact performance.

Intentional cybersecurity breaches include unauthorized access to systems, networks, or devices (such as through “hacking” activity); infection from computer viruses or other malicious software code; and attacks that shut down, disable, slow, or otherwise disrupt operations, business processes, or website access or functionality. In addition, unintentional incidents can occur, such as the inadvertent release of confidential information (possibly resulting in the violation of applicable privacy laws).

Voting Client Securities

Since client's assets will only be invested in an account at a Participating Bank, clients will not receive proxies for investments in their account.

Item 7 - Client Information Provided to Portfolio Manager

Prior to enrolling in the Program, the client provides JHPFS with nonpublic personal and financial information about the client's savings goals, income, assets, expenses and risk tolerance, bank account name and access credentials including username, password, and passcode, as well as other information in order that JHPFS may provide portfolio management services to the client.

Item 8 - Client Contact with Portfolio Manager

Clients who wish to contact JHPFS can do so by calling the phone number listed on the cover page or by email at AdvisorSupport@jhancock.com.

Item 9 - Additional Information

Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of or the integrity of JHPFS or its management persons.

Other Financial Industry Activities and Affiliations

JHPFS is an indirect, majority-owned subsidiary of MFC and is directly owned by Manufacturers Investment Corporation. As such, JHPFS is affiliated with a number of investment advisers, investment companies, broker-dealers and insurance companies. Except as noted below, JHPFS does not believe that these relationships are material to JHPFS's advisory business.

MFC is the sole owner of The Manufacturers Life Insurance Company which in turn wholly owns, directly or indirectly, a number of subsidiaries, including The Manufacturers Investment Corporation.

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

Code of Ethics

JHPFS's Code of Ethics (the "Code") establishes standards of business conduct for JHPFS and its "Covered Employees" (which includes all officers and employees with access to non-

public portfolio information) and all persons who provide investment advice, or are involved with the Program, on behalf of JHPFS and are subject to the supervision and control of JHPFS (“Supervised Persons”).

The Code states that each Covered Employee is responsible for maintaining the very highest ethical standards when conducting company business. In general, JHPFS and its Covered Employees are required to (i) at all times place the interests of clients first; (ii) ensure that all personal securities transactions are conducted consistent with this Code and in such a manner as to avoid any actual or potential conflict of interest or any abuse of a position of trust and responsibility; (iii) not take inappropriate advantage of their positions or engage in manipulative practices such as front running or manipulative market timing; (iv) comply with all applicable federal securities laws; and (v) promptly report any violation of the Code to the Chief Compliance Officer (“CCO”).

The Code is designed to prevent abuses in the investment advisory business that can arise when conflicts of interest exist between the employees of an investment adviser and its clients. When conflicting interests cannot be reconciled, the Code makes clear that, first and foremost, Covered Employees owe a fiduciary duty to John Hancock clients. The Code contains specific rules prohibiting defined types of conflicts. Since every potential conflict cannot be anticipated by the Code, it also contains general provisions prohibiting conflict situations.

The Code is also designed to permit JHPFS to monitor various securities transactions by Covered Employees, including those in shares of any mutual funds advised by JHPFS or an affiliate of JHPFS, in which they may have a direct or indirect beneficial ownership interest. Under the Code and subject to limited exceptions, Covered Employees must obtain the approval of the CCO before acquiring any covered security in an IPO or limited offering. However, any Covered Employee who participates in, or has prior knowledge of, purchase or sale recommendations made to a fund generally is prohibited from acquiring any covered security in an IPO.

The Code includes sections on policies in and outside the Code, reporting requirements and other disclosures inside and outside the Code, reporting violations, interpretation and enforcement, exemptions and appeals, education of employees and recordkeeping.

This Code will be provided to any client or prospective client upon request by contacting JHPFS at (800) 721-0111.

JHPFS has also adopted an Amended and Restated Policy Statement and Procedures on Insider Trading in accordance with Section 204A of the Investment Advisers Act of 1940 which establishes procedures to prevent the misuse of material information by its officers, directors and employees. JHPFS and its related persons may, from time to time, come into possession of material nonpublic and other confidential information which, if disclosed, might affect an investor’s decision to buy, sell or hold a security. Under applicable law, JHPFS and its related persons may be prohibited from improperly disclosing or using such information for their personal benefit or for the benefit of any other person, regardless of

whether such other person is a client. Accordingly, should such persons come into possession of material nonpublic or other confidential information about any company, they may be prohibited from communicating such information to, or using such information for the benefit of, their respective clients, and have no obligation or responsibility to disclose such information to, nor responsibility to use such information for the benefit of, their clients when following policies and procedures designed to comply with law.

Participation or Interest in Client Transactions

This section is not applicable since client's assets are only swept into accounts at Participating Banks.

Review of Accounts

JHPFS will periodically, but at least annually, ask clients via electronic channels to update the information they provided to JHPFS on its mobile device application. Client is responsible for promptly notifying JHPFS of any change to client's saving objectives or other information that may affect the advisory services provided hereunder. Client understands that client's failure to provide JHPFS with current, accurate information could adversely affect JHPFS's ability to effectively manage client's account in the Program.

JHPFS associates and designees will also be available to discuss the Program during normal business hours.

Client Referrals and Other Compensation

Not applicable.

Financial Information

JHPFS is not aware of any financial condition that is reasonably likely to impair its ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy petition at any time during the past ten years.

JHPFS does not require or solicit prepayment of any fee and is therefore not required to include a balance sheet for its most recent fiscal year.