

# Make a Difference. Invest with Impact.

Introducing the conscious investing platform that invests your money in companies making a difference, not the ones that don't. No experience required. Just good intentions.

**START INVESTING**

## It starts with your values.

Choosing the right investment can be complicated, but when you use your values as a guide, the choice is clear. Each of our Impact Areas includes a diversified group of companies selected for their ability to make a difference.



**Modern Cities**  
Clean, smart, and efficient



**Shared Prosperity**



**Climate Action**  
Modern solutions to address climate



**Better Health**  
Health and well-being for all.



**Gender Equality**

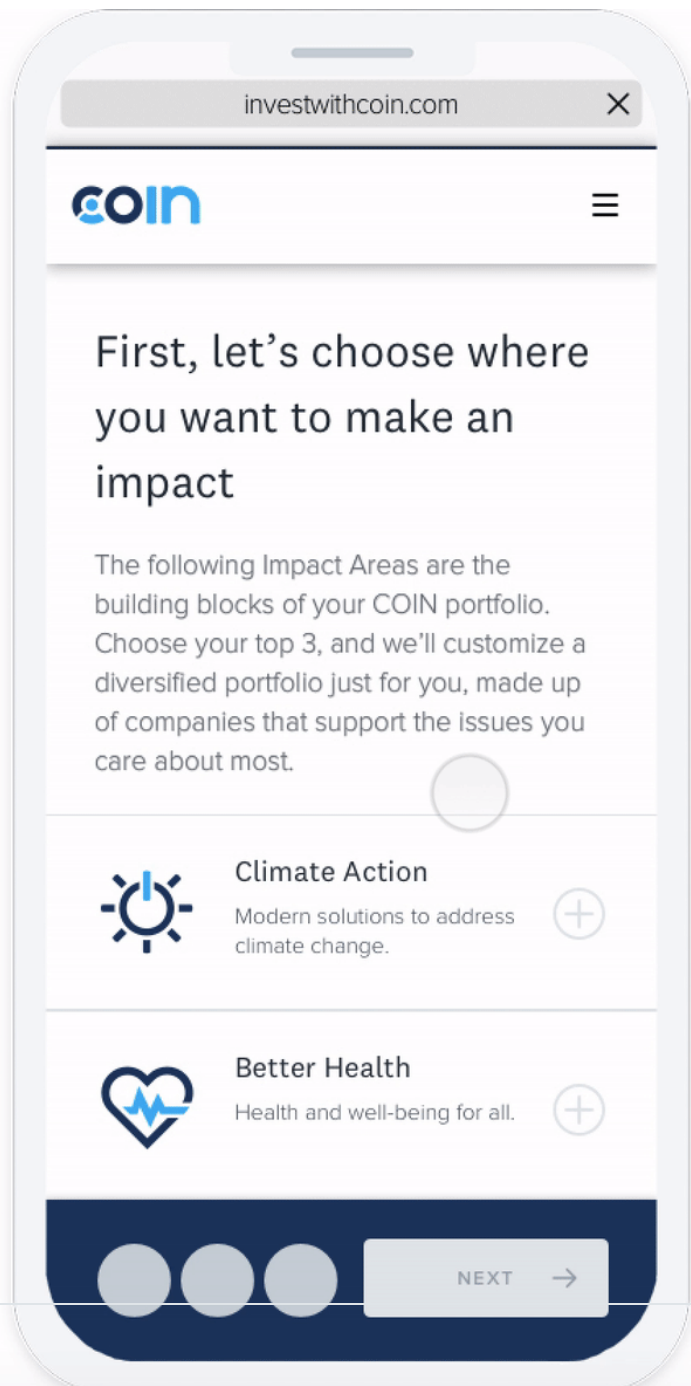
communities.

Access to basic needs, financial services, and technology.

change.

Empowerment and equality in the workplace.

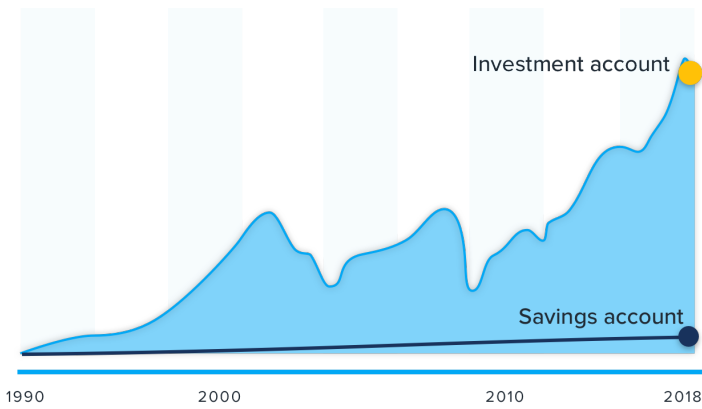
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# Choose where you want to make an impact. We'll take care of the rest.

With COIN, you'll get to choose from 8 Impact Areas, ranging from Clean Water to Better Health. Choose the 3 you care about most and we'll create a portfolio, which contains companies making an impact in those areas. We'll then manage it for you - it's that easy.

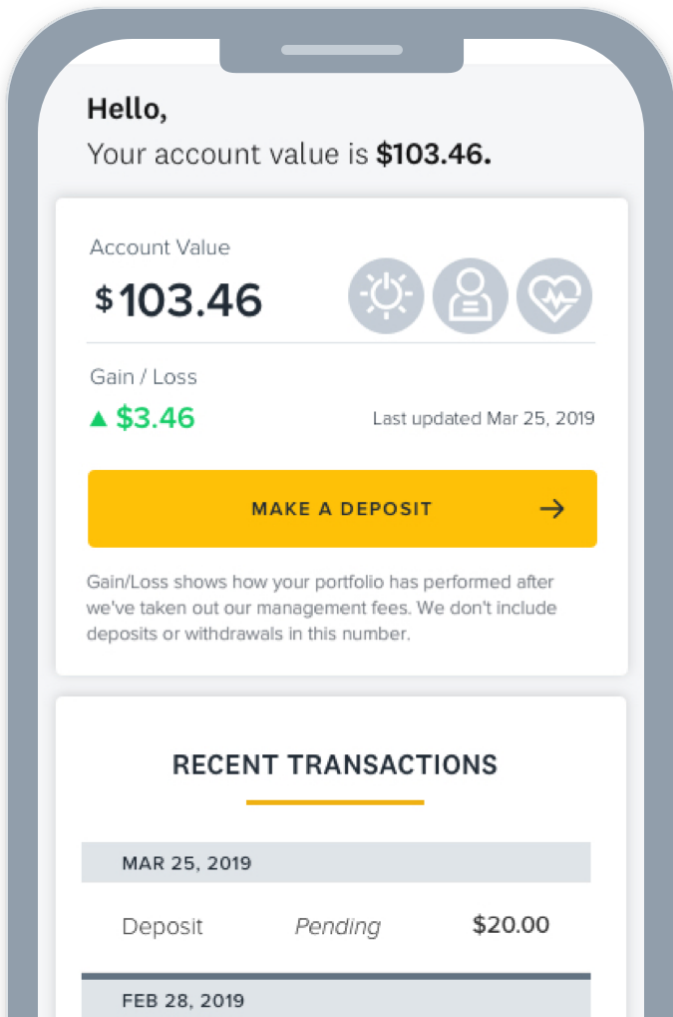
**HOW IT WORKS**



*Investment account returns are based on the historical results of a hypothetical investment in US Large Cap Stocks from 1/1/1990 to 10/1/2018. Savings returns are based on a 2% annual interest rate over the same time period. This graph does not include investment fees. All investing involves risk, including loss of principal, and past performance does not guarantee future results.*

# Why invest with COIN™?

What do you plan for the next 5, 10, and 15 years? If you have plans that require money, a savings account can help. But investing with COIN may provide more return on your money than savings alone.\* COIN is ideal for medium- to long-term investing outside of your retirement plan. We can help you accumulate the cash for things like taking a gap year to travel, buying your dream home, or creating a nest egg for the kids.

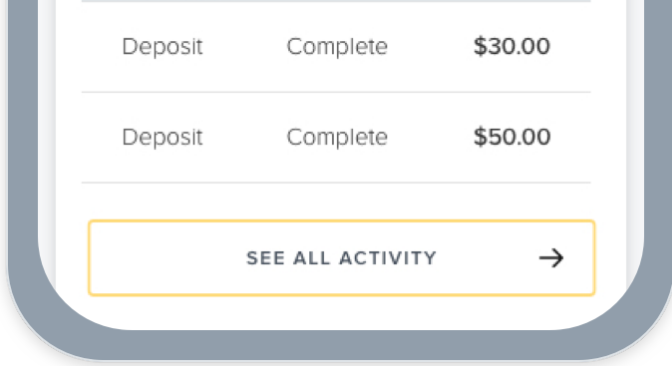


## Invest responsibly.

Invest in companies that make an impact in the areas you care about most.

## Invest directly.

Own direct shares of the companies in your portfolio, so you know exactly where your money is. No ETFs or mutual funds.



# Invest confidently.

Know your investment is in good hands with the experience of John Hancock.

*Account information shown above is for illustrative purposes only and does not represent actual returns.*

## Knowledge is power - [Read the blog](#)

### MAKING A DIFFERENCE

**How Conscious Investing Can Make You Happy**

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### FINANCIAL EDUCATION

**5 Investment Tips for Beginners**

[READ MORE](#)

### IMPACT AREAS

**Why COIN is All-In on Impact Investing**

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Make a difference with your investment

**START INVESTING**

# COIN

*John Hancock*



## START INVESTING

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Instead of traditional technical and fundamental analysis, stocks for each Impact Area are chosen by scoring and ranking a company’s contribution to the specific Impact Area through a proprietary Environmental Social Governance (“ESG”) analysis methodology based on the United Nations Sustainable Development Goals (SDGs). In addition, COIN monitors and manages portfolio risk relative to the market. Before investing, consider your investment objectives and JHPFS’s fees. JHPFS may use data from third parties and clients believed to be reliable, but cannot ensure the accuracy or completeness of that data. JHPFS and Apex Clearing Corp do not provide legal or tax advice and investors should consult with their personal legal and tax advisors prior to funding an account or making any investment. Any investment outcomes or

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