

COIN, A Values-Based Investment Platform, Launches to Offer Personalized Portfolios Aligned with United Nations Sustainable Development Goals
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Backed by John Hancock, COIN Offers Customers Eight Impact Areas to Invest in with as Little as \$50

BOSTON, March 4, 2019 /PRNewswire/ -- COIN, a new conscious investing platform backed by 157-year-old financial services company John Hancock, launched today to help people make a difference with their money by investing in a personalized mix of companies whose impact is aligned with their values. COIN lets customers invest directly in companies contributing toward eight Impact Areas aligned with the [United Nations Sustainable Development Goals](#) (SDGs).

"With COIN, we're asking people to make a simple choice – do you want to invest in progress, or the status quo?" said Megan Schleck, chief executive officer of COIN. "Anyone can become an investor, and we're thrilled to offer everyone, no matter their knowledge or experience, the opportunity to help grow their finances while doing good in the areas that matter most to them. COIN customers can know their dollars are contributing to the positive impacts they want to see."

To start an account with COIN, customers identify the three Impact Areas that matter most to them and can start investing with as little as \$50. Customers own direct shares of the companies in their portfolio, which are chosen by scoring and ranking a company's contribution to a specific Impact Area through a proprietary methodology aligned to the SDGs. Each company undergoes extensive review on how well their goals, business revenues, and corporate conduct support positive change in each Impact Area.

Measurements of impact for companies in each Impact Area include but are not limited to:

- **Gender Equality:** The strength of a company's commitment to gender equality, the percentage of women in senior management and the strength of gender diversity programs and anti-discrimination policies.
- **Climate Action:** The strength of a company's climate goals and commitment to renewable energy, the reduction of greenhouse gases across all operations and the percentage of revenue from clean and renewable energy products and services.
- **Better Health:** Steps companies have taken to set employee health and safety programs, the promotion of low-cost medical devices and medicines globally and the percentage of revenue spent on R&D for rare diseases.
- **Clean Water:** A company's percentage of revenue from products used in water filtration and treatment, the number and severity of water pollution incidents and the commitment to improving water use in operations.
- **Reduce Waste:** A company's percentage of revenue from recycling and waste reduction operations, their percentage of revenue from resource-efficient materials, products and services and their ongoing reduction of packaging and end-consumer waste from products.
- **Quality Work:** A company's employee turnover and layoff history, their presence of strong training and development programs and the number and severity of employee safety incidents, including within the supply chain.
- **Modern Cities:** A company's efforts to foster innovation to make cities inclusive, safe, resilient, and sustainable, such as the percentage of revenue generated from green buildings and the number and severity of data privacy incidents.
- **Shared Prosperity:** A company's commitment to providing financial access, including loans and investments, in underserved communities, the percentage of revenue from businesses supporting food production and commitment to greater access to basic nutrition.

"At John Hancock, we're committed to making our customers decisions easier and lives better, and incubating COIN is a perfect example of that customer-centric ambition coming to life," said Marianne Harrison, president and chief executive officer of John Hancock. "Today's consumer wants to know where their dollars are going, and how they are impacting the world. That's why we're proud to support COIN in offering a digital financial solution that helps people invest in companies supporting what matters most to them."

For more information about COIN visit investwithcoin.com.

About COIN

COIN is a conscious investing platform that invests your money in companies making a difference, not the ones that don't. COIN is backed by John Hancock, combining the company's 157 years of expertise with COIN's passion for maximizing positive impact guided by the United Nations Sustainable Development Goals. [COIN](#) is a service provided by John Hancock Personal Financial Services, LLC, an SEC registered investment adviser.

About John Hancock and Manulife

John Hancock is a division of Manulife Financial Corporation, a leading international financial services group that helps people make their decisions easier and lives better. We operate primarily as John Hancock in the United States, and Manulife elsewhere. We provide financial advice, insurance and wealth and asset management solutions for individuals, groups and institutions. Assets under management and administration by Manulife and its subsidiaries were over CAD\$1.1 trillion (US\$794 billion) as of December 31, 2018. Manulife Financial Corporation trades as MFC on the TSX, NYSE, and PSE, and under 945 on the SEHK. Manulife can be found at manulife.com.

One of the largest life insurers in the United States, John Hancock supports more than 10 million Americans with a broad range of financial products, including [life insurance](#), [annuities](#), [investments](#), [401\(k\) plans](#), and

[college savings plans](#). Additional information about John Hancock may be found at johnhancock.com.

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