IRS Form 1099-R

A reference guide for reading your tax statement

What is a 1099-R?

IRS Form 1099-R is a tax statement that reports distributions from pensions, annuities, retirement plans, profit-sharing plans, IRAs, or insurance contracts. It reports taxable distributions from your annuity made in the year 2025.

- Form 1099-R is mailed to payees in late January.
- It includes both full and partial distributions.
- If you have more than one annuity with a taxable distribution, you will receive a 1099-R for each account.
- If you took a distribution from your IRA, even if the amount was rolled over into another IRA, you will receive a 1099-R.
- If your form shows federal income tax withheld, attach copy B of your 1099-R to your tax return and retain copy C for your files.
- If you transferred proceeds directly from one IRA to another IRA, or exchanged funds among subaccounts held in the same annuity, John Hancock is not required to report them and did not report them on your 1099-R.

Why did I receive a 1099-R?

You may have received this form for a number of reasons, including:

- You made a distribution that was not a direct trustee-to-trustee transfer.
- You made a tax-reportable owner change.
- You defaulted on a 403(b) loan.
- You performed a Roth IRA conversion.

Why is the rollover from my IRA reported on my 1099-R?

All distributions and rollover transactions are reportable to the Internal Revenue Service (IRS) on Form 1099-R. If your IRA was rolled over to another IRA investment, the new trustee will also report that amount to you and the IRS on Form 5498, which is typically mailed in May.

I have reviewed all of the information provided and I think there is a discrepancy. How can I correct this?

Please call our customer service representatives at 800-344-1029 during Eastern time business hours.

Where can I get more help and/or information?

Due to varying individual tax circumstances and the complex nature of applicable tax laws, consult with your own tax professional and/or the IRS with specific tax questions.

The information provided in this pamphlet is not intended to be used as tax advice. Please consult your own tax professional, financial representative, or the IRS.

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Notice of federal tax withholding

The income portion of your payments is subject to federal income tax withholding unless you elect not to have withholding apply.

The federal withholding election you previously made will remain in effect unless you notify us that you wish to change it for future payments. You may change withholding elections whenever you wish by contacting us at 800-344-1029 for instructions. Unless your state allows you to request a change, any state withholding will also continue.

If you elect not to have federal withholding apply to your payments, or if you do not have enough tax withheld, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

Register online and access your tax forms electronically.

Your 2025 IRS Form 1099-R is now available in your online account portal, along with all your contract details. Register, or log in if you're already registered, at **johnhancock.com/annuities** to download your form under the My Contracts tab in the Tax and Contract Documents section.

While you are logged in, enroll in paperless delivery to get immediate, secure access to your contract documents as they become available.

The information displayed in your 1099-R is described below:

CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. John Hancock Life Insurance Company (U.S.A.)* US Annuity Tax Team PO Box 55444 Boston, MA 02205-5444 800-344-1029	1 Gross distribution $ 2a Taxable amount $	OMB No. 1545-0119 2025 Form 1099-R	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans,
	2b Taxable amount not determined ☐	Total distribution ☐	Copy 2
PAYER'S TIN / RECIPIENT'S TIN XXX-XX-6789	3 Capital gain (included in box 2a) $	4 Federal income tax withheld $	
RECIPIENT'S name Mr. John Doe	5 Employee contributions/ Designated Roth contributions or insurance premiums $	6 Net unrealized appreciation in employer's securities $	
Street address (including apt. no.) 123 Main Street	7 Distribution code(s) / IRA/ SEP/ SIMPLE ☐	8 Other $ %	
City or town, state or province, country, and ZIP or foreign postal code Anytown, USA	9a Your percentage of total distribution %	9b Total employee contributions $	
10 Amount allocable to IRR within 5 years $ / 11 1st year of desig. Roth contrib. / 12 FATCA filing requirement ☐	14 State tax withheld $ $	15 State/Payer's state no.	16 State distribution $ $
Account number (see instructions) / 13 Date of payment	17 Local tax withheld $ $	18 Name of locality	19 Local distribution $ $

Form 1099-R www.irs.gov/Form1099R Department of the Treasury - Internal Revenue Service

Box 1 Gross distribution
The total amount of your distribution.

Box 2a Taxable amount
The portion of the gross distribution that is generally taxable unless box 2b is checked.

Box 4 Federal income tax withheld
Federal income tax amount withheld from your distribution. If an amount other than zero is shown, attach copy B to your tax return and retain copy C for your records.

Box 5 Employee contributions
The total amount of the original tax cost basis included in the distribution.

Box 7 Distribution codes
Please see the back of your 1099-R for an explanation of each code. For example:
1 = Early distribution
6 = 1035 exchange
7 = Normal distribution

As an added privacy measure, John Hancock has truncated the first five digits of your Social Security number (SSN) on your 1099-R . Please note that John Hancock has provided your complete SSN to the IRS as required by law.

Boxes 3, 6, 8, 9a, 9b, 12, 13, 17, 18, and 19
Not applicable to your distribution.

Box 11 Roth rollover
The first year of the in-force plan Roth rollover.

Box 14 State tax withheld
State tax withheld from your distribution.

Box 16 State distribution
The portion of the distribution that is generally state taxable.

* John Hancock Life Insurance Company of New York is authorized to issue annuities in New York. John Hancock Life Insurance Company (U.S.A.) is authorized to issue annuities in the other 49 states, Puerto Rico, and the District of Columbia. Venture Variable Annuities are distributed by **John Hancock Distributors LLC**, member FINRA.

If you believe that there is a discrepancy on your tax form, please call our customer service center at 800-344-1029 during Eastern time business hours.

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