



John Hancock Annuity claim package

Your guide and required forms
to settle your death claim



Let's get started

We understand that the loss of a loved one is difficult. John Hancock is committed to settling your claim in a convenient and supportive manner. All the necessary information related to settling your claim is included in this package. For more information, visit the claims page at johnhancock.com/annuities or refer to the frequently asked questions (FAQs) section on page 4 of this package.



What to expect during the claim process

Notification of death

Deaths may be reported to John Hancock over the phone or through the claims page at johnhancock.com/annuities. Once we are notified, an annuity claim representative validates the information and annuity contract details. In addition, to protect the beneficiaries, all activity on the annuity contract will be restricted until the claim is settled. The representative will advise you if you qualify for a paperless Express Claim.

Initial review

Our claim package is provided to the beneficiaries. This includes details on your settlement options and the necessary forms and information required to settle your claim. All beneficiary requirements for each settlement type are outlined on pages 2 and 3 of this package.

Claim form submission

Beneficiaries return required claim settlement forms to John Hancock via fax at 617-663-3389 or via regular mail to John Hancock Annuities Service Center, PO Box 55444, Boston, MA 02205-5444. If you received this package through the mail, a complimentary business reply envelope is included within this package.

Final claim review

Our annuity claim representatives review all submitted paperwork to ensure the required information has been provided. For items requiring attention, our representatives will contact each beneficiary directly to resolve any issues. Claims cannot be processed until every beneficiary has provided complete and accurate paperwork.

Claim payment

Once all paperwork is complete and received from all beneficiaries, the claim will be processed. Either we will send you a payment via the delivery method you elect or we will provide you with a confirmation letter with your new account information.



Settlement requirements

The forms necessary to settle your claim depend on the settlement option you elect. The required forms by settlement option are outlined in the bottom row of pages 2 and 3. At a minimum we need to receive the following:

Death certificate A certified death certificate must be submitted. A copy is acceptable if the total death benefit for all annuity contracts owned by the deceased is less than \$500,000. Otherwise, an original (not a copy) is required and must be submitted by mail. In addition, if the death certificate was issued outside of the United States or Canada, an original death certificate is required regardless of the death benefit amount. If the death occurred outside the United States or Canada, a “Report of Death of an American Citizen Abroad” document is required. This can be obtained by contacting the U.S. Embassy or the U.S. Department of State.

Claim forms Completed claim forms must be received from each beneficiary. One set of claim forms is included with this package. If there are multiple beneficiaries listed on a variable annuity contract, John Hancock cannot settle the claim until every beneficiary has submitted their paperwork.



We are here to help

While this claim package presents the settlement options available, we understand it can still be difficult to sort through. The good news is that you don't have to do it alone.

Our annuity claim representatives are available to help assist you during this process. Our representatives will reach out to you periodically if we do not receive the necessary paperwork to settle your claim. We will also follow up with you if we need corrected paperwork.

Communication is key to settling your claim quickly and seamlessly. If you need additional assistance, please contact our annuity claim representatives at **877-543-2363**.

Next steps

Once all necessary documentation is received, your claim will be reviewed for completeness. Claims for variable annuity contracts deemed in good order and received before 4:00 P.M.

Eastern time will be processed that day. Claims for fixed annuity contracts deemed in good order will be processed within 3 business days.

Please note that failure to provide the required documentation in good order will delay the settlement of your claim. Extended delays may also result in your claim proceeds being paid to applicable state agencies in accordance with state unclaimed property laws.



Explanation of settlement options

Your settlement options will vary depending on the type of annuity and your relationship to the deceased. Please keep in mind that some of these options presented may not be available to you. Refer to the beneficiary types listed below to determine which options are available to you.

Note: Once a settlement option is elected, it may not be changed and is irrevocable.

Your relationship to the deceased:

S Spouse
 NS Nonspouse
 M Minor
 T Trust
 E Estate
 CH Charity
 C Corporation/other entity

Cash settlement

Spousal continuation

Available settlement options by beneficiary type	S NS M T E CH C	S
Description	<ul style="list-style-type: none"> • Immediate access to money distributed in one lump-sum payment • Individual beneficiaries can roll over all or a portion of the claim proceeds to an eligible retirement plan • Spouse can roll the proceeds to their own IRA or an inherited IRA, and may be able to do a rollover to another eligible plan in which the spouse participates • Other individual beneficiaries can do a direct rollover only to an inherited IRA <p>Note: Read the enclosed Special tax notice for individual beneficiaries for more detailed information</p>	<ul style="list-style-type: none"> • Surviving spouse becomes the owner of their share of the annuity contract <p>Variations by product type are as follows: IRA: Surviving spouse as the sole primary beneficiary becomes the owner of the IRA Roth IRA: Surviving spouse must be the sole primary beneficiary in order to take over the IRA contract as their own 403(b)/TSA: Surviving spouse may roll over the deceased's annuity by converting the contract into their own IRA</p>
Features and disclosures	<ul style="list-style-type: none"> • Ability to receive payment via either check or electronic funds transfer (EFT) to your financial institution account or to establish a John Hancock Safe Access interest-bearing account (see page 4 or refer to the enclosed Safe Access insert for details) • If total claim proceeds are under \$10,000 or made payable to a corporation, custodian, or minor, the claim amount will only be paid via check or EFT; if proceeds exceed \$1 million, the claim amount will only be paid via EFT unless John Hancock approves otherwise at their discretion • Selecting EFT will provide quicker access to claim proceeds 	<ul style="list-style-type: none"> • Surviving spouse's share of the annuity contract remains fully invested • Ability to name new beneficiary • Additional purchase payments may not be allowed for all products • Surrender penalties may apply for certain products
Tax treatment	<ul style="list-style-type: none"> • Income portion of the annuity contract proceeds is subject to federal income tax and may be subject to state income tax • In accordance with federal tax law, if you elect to withhold federal taxes from a cash settlement of any IRA, it must be at a minimum of 10% • Cash settlements to individual beneficiaries under a 403(b) contract, or a contract held in a 401 plan, Keogh plan, 457(b) governmental deferred compensation plan, or other qualified plan are subject to mandatory 20% withholding unless directly rolled over to an IRA or other eligible retirement plan • For a direct rollover/transfer, you must provide any rollover forms and a letter of acceptance 	<ul style="list-style-type: none"> • Investment earnings are tax-deferred • Income generally not taxed until distributions begin • A 10% additional tax may apply to income withdrawn before the surviving spouse reaches age 59½ <p>IRA: Distributions are fully taxable unless the contract holds after-tax contributions, in which case, distributions will include a pro rata return of the after-tax contributions until the after-tax amount is depleted. Required minimum distributions must begin after the surviving spouse reaches a certain age in accordance with federal tax law Roth IRA: Tax-free distributions (subject to age and holding requirement) 403(b)-to-IRA-Rollover: Distributions will be taxable when taken from the rollover IRA; required minimum distributions when the spouse reaches a certain age in accordance with federal tax law</p>
Required forms	<ul style="list-style-type: none"> <input type="checkbox"/> Certified death certificate <input type="checkbox"/> Annuity claim form <input type="checkbox"/> Trustee certification form (if beneficiary is a trust) <input type="checkbox"/> Rollover forms and a letter of acceptance (for direct transfers and rollovers) 	<ul style="list-style-type: none"> <input type="checkbox"/> Certified death certificate <input type="checkbox"/> Annuity claim form <input type="checkbox"/> Transfer authorization agreement

Extended beneficiary account

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- Beneficiary becomes the owner of their share of the annuity contract
- First distribution must be made no later than December 31 of the year following the year in which the death occurred
- Spouse may delay distributions until the year the deceased would have reached a certain age in accordance with federal tax law
- Only certain beneficiaries may elect this option: the surviving spouse, a person who is no more than 10 years younger than the deceased, a person certified as totally disabled or chronically ill, certain trusts, or the deceased's child until the child reaches majority
- Different rules apply if the deceased died before 2020 or the payment is made under a defined benefit plan

Note: See Special tax notice for more information

- Beneficiary's share of the annuity contract remains fully invested
- Ability to name new beneficiary
- Additional purchase payments not allowed
- Distribution amounts can be increased at any time without penalties
- Extended beneficiary account is not available after December 31 of the year following the year of death

- Investment earnings are tax-deferred
- Income generally not taxed until distributions begin
- Income exempt from 10% penalty tax for early distributions

IRA and other qualified contracts: Distributions are fully taxable unless the contract holds after-tax contributions, in which case distributions will generally include a pro rata return of the after-tax contributions

Roth IRA: Tax-free distributions (subject to holding period requirement)

- Certified death certificate
- Annuity claim form
- Physician's statement (if beneficiary is totally disabled or chronically ill)
- Trustee certification form (if beneficiary is a trust)
- Transfer authorization agreement

5 or 10-year settlement account²

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- Claim proceeds are held in an account in the name of the beneficiary
- Account value must be fully paid out no later than December 31 of the year that contains the 5th anniversary (for a 5-year settlement account) or 10th anniversary (for a 10-year settlement account) of the deceased's death
- Beneficiary determines the amount and frequency of distributions

5-year settlement account: This option is not available when the annuitant has already reached their required beginning date for required minimum distributions and the beneficiary is not an individual

Note: See Special tax notice for more information

- Beneficiary's share of the annuity contract remains fully invested
- Periodic withdrawals permitted
- Total distribution must occur no later than December 31 of the year which contains the 5th anniversary (for a 5-year settlement account) or 10th anniversary (for a 10-year settlement account) of the deceased's death
- Additional purchase payments not allowed

- Investment earnings are tax-deferred
- Income generally not taxed until distributions begin
- Control when to take distributions and when to owe taxes over the 5-year period (for a 5-year settlement account) or 10-year period (for a 10-year settlement account)²
- Income exempt from 10% penalty tax for early distributions

IRA and other qualified contracts: Distributions are fully taxable unless the contract holds after-tax contributions, in which case distributions will generally include a pro rata return of the after-tax contributions

Roth IRA: Tax-free distributions (subject to holding period requirement)

- Certified death certificate
- Annuity claim form
- Trustee certification form (if the beneficiary of a 5-year settlement account is a trust)
- Transfer authorization agreement

Annuitization

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- Converts the value of the annuity contract into a stream of income
- Option for guaranteed lifetime income payments for certain beneficiaries
- Payout periods limited for other beneficiaries, unless the deceased died before 2020 or payment is made under a defined benefit plan
- Once distributions begin, the election cannot be changed
- Payment to the beneficiary must begin by December 31 of the year following the year of death

Note: See Special tax notice for more information

- Payment illustrations can be requested from our annuity claim center prior to electing an annuitization distribution option
- Additional withdrawals cannot be taken
- No surrender charge on income

- Income generally not taxed until distributions begin
- Income exempt from the 10% penalty tax for early distributions
- Taxes spread over payout period

IRA and other qualified contracts: Payments are fully taxable unless the contract holds after-tax contributions. Where there are after-tax contributions, each payment includes a partial nontaxable return of those contributions and partial taxable distribution of the contract's pre-tax contributions and investment earnings. Once all after-tax amounts have been distributed, any subsequent payments are fully included in income

Roth IRA: Tax-free distributions (subject to holding period requirement)

- Certified death certificate
- Annuity claim form
- Annuitization form

¹ Federal tax law imposes certain requirements for a trust to take advantage of this option.

² The 10-year option is not available if the death occurred before 2020. If the deceased died after their required beginning date for required minimum distributions, a minimum amount must be withdrawn each year from a 10-year settlement account.

³ Eligible to elect the 5-year settlement account only.



Frequently asked questions (FAQs)

What is a Safe Access Account?*

As a beneficiary of a John Hancock annuity contract electing a cash settlement, you may elect to have your claim proceeds deposited into a John Hancock Safe Access Account. A Safe Access Account is an interest-bearing account from which checks can be written to access the account balance that is guaranteed by John Hancock. You may choose to write a check for all or part of the account without any fees or penalties. Note that any gain in the annuity contract is includible in your gross income when it is deposited into the account. A John Hancock Safe Access Account is not a bank account and not FDIC insured. If you elect to receive your money via the John Hancock Safe Access Account, the income portion of the annuity proceeds will be subject to current federal income tax and may be subject to state income tax. Any interest subsequently earned on the Safe Access account will also be subject to taxes for the year credited to the account. Visit our website at johnhancock.com/safeaccessaccount.html or refer to the enclosed Safe Access insert to learn more about a John Hancock Safe Access Account.

Am I eligible for a Safe Access Account?

Most beneficiaries are eligible for a Safe Access Account. It is not available if the total death benefit proceeds are less than \$10,000, if the policy was issued in New York or the beneficiary resides in New York, if the beneficiary is a non-U.S. citizen, or if the claim is payable to a corporation, an estate, a minor, or a partnership.

Can a claim be processed prior to receiving claim forms from all beneficiaries?

For fixed annuity contracts, partial payouts are acceptable. However, due to market volatility, we cannot process partial claims on variable annuity contracts. The determination of the death benefit on variable contracts will be made on the date we receive proof of death and all required claim forms in good order from all beneficiaries at our annuities service center.

Can all of the claim paperwork be faxed in?

Yes. Paperwork can be sent via fax at 617-663-3389; however, John Hancock reserves the right to require that original paperwork be mailed in (including a certified death certificate if the total death benefit for all annuity contracts owned by the deceased is greater than \$500,000) at any point during the claim process.

When do I need to complete IRS Form W-8?

If a beneficiary is not a U.S. citizen, U.S. resident alien, or other U.S. person, that beneficiary must submit a properly completed IRS Form W-8. There are different Forms W-8 depending on the beneficiary's status. Please refer to the instructions for Forms W-8 on how to complete each form. You can obtain copies of the forms and their instructions on the IRS website at irs.gov.

What is the purpose of the "maturity date election" under the spousal continuation option in section 4 of the Annuity claim form?

When a surviving spouse elects to continue the contract as their own, they must declare a new maturity date in this section. The new contract owner-annuitant must select a new maturity date because the original maturity date was based on the date of birth of the deceased contract owner-annuitant. The new contract owner-annuitant can defer annuitization by extending the contract's maturity date to a maximum of age 100, subject to the terms and conditions of the contract. By extending the date of maturity, the contract will remain in the accumulation phase.

What if a beneficiary is deceased?

If the primary beneficiary passed away before the annuitant, unless otherwise provided by the annuity owner, the primary beneficiary share is paid to the remaining living primary beneficiaries. If there are no living

primary beneficiaries, the deceased beneficiary's share will be paid to the contingent beneficiaries. If all beneficiaries passed away before the annuitant, the proceeds will be paid to the annuitant's estate. For any deceased beneficiary, you must submit a copy of their death certificate.

What if the beneficiary is an estate but no petition for probate has been filed?

To process the claim, John Hancock will require submission of either letters testamentary or a letter of administration issued by the court. If the estate will not be probated, it may be possible to claim the death benefit with a small estate affidavit. Please consult with your own attorney for any state-specific requirements.

What are letters testamentary or a letter of administration?

Letters testamentary or a letter of administration are a state's court appointment of a person to act as executor or administrator of an estate. If the beneficiary is an estate, the Annuity claim form must be signed by the court-appointed representative.

What if a beneficiary's name has changed?

Documentation to substantiate the change must be submitted; for example, a copy of a divorce decree or marriage certificate.

What if the beneficiary is a minor?

If the proceeds are less than \$10,000, John Hancock will generally allow parents of a minor beneficiary to claim the proceeds upon presentation of the minor's birth certificate. Generally for proceeds of \$10,000 or more, a court-appointed guardian or conservator of the minor's property must submit the claim. For your state requirements, please contact an annuity claim representative.

What if an attorney-in-fact is appointed in a power of attorney or a guardian is appointed by the court?

To claim the death benefit on behalf of the beneficiary, a complete copy of the power of attorney or guardianship document, including all signature pages, must be submitted with the Annuity claim form. John Hancock reserves the right to reject the claim if, in its opinion, the attorney-in-fact or guardian is acting outside the scope of their authority.

Does the income benefit on my spouse's contract automatically restart if I select spousal continuation?

No. A new Income made easy form is required to restart the benefit after the new contract is established.

Will the missed payments be made up when I submit the Income made easy form?

The payments will restart once the form is received in good order. The monthly payment amount will be recalculated based on the guaranteed withdrawal balance (which may include a death benefit step up).

My spouse had an Income Plus for Life rider on their contract. Does the benefit continue on my contract if I choose a spousal continuation?

If the rider was Income Plus for Life, then the rider is an individual benefit that stops at the death of the covered life. If the rider was Income Plus for Life—Joint Life, then the rider would continue to a spouse who was also named as a covered person under the rider.

What should I do if I am signing as a fiduciary?

You will need to provide supporting documentation that substantiates your authority to settle the claim. Additionally, when signing the Annuity claim form as a fiduciary, you must include your title with your signature by checking the applicable box.

* A John Hancock Safe Access Account is not a bank account and is not insured by the FDIC or any other government agency. Guarantees are dependent upon the claims-paying ability of the issuing company. Safe Access Account balances remain in John Hancock's general account and are subject to the claims of our creditors.

Helpful contact information



Regular mail

John Hancock Annuities Service Center
PO Box 55444, Boston, MA 02205-5444

Overnight mail

Annuities Service Center
John Hancock Insurance
372 University Avenue, Suite 55444
Westwood, MA 02090



Phone Fax

877-543-2363
617-663-3389



Website

Visit the claims page at
johnhancock.com/annuities



Instructional video

View on our claims page referenced above



Comments on taxation are based on John Hancock's understanding of current tax law, which is subject to change. Please consult your own tax professional for guidance specific to your situation. Guarantees are dependent upon John Hancock's claims-paying ability.

John Hancock Life Insurance Company (U.S.A.)

Issuer: John Hancock Life Insurance Company (U.S.A.), Lansing, MI (not licensed in New York)

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Qualified Annuity claim

Before you begin

You may be able to process your claim quickly and easily over the phone through our **Express Claim option**. To be eligible, each individual beneficiary must, at a minimum:

- Be an individual (entity beneficiaries are not eligible).
- Be a U.S. citizen currently living in the United States.
- Be present on the call and have information from the death certificate available.
- Receive a settlement amount of \$100,000 or less.

If you meet these requirements, call us at 877-543-2363.


Instructions for completing this form


Each beneficiary is required to complete this Annuity claim form. Please begin by completing sections 1, 3A **or** 3B, and 4 of this form. Then proceed to complete additional required sections as outlined in section 4. Depending on the settlement option you elect in section 4, you will be required to complete additional sections within this form. You may also be required to complete some of the additional forms enclosed in your claim package.

Please read the Special tax notice which is included in your claim package. It contains important information regarding your rights and options as a beneficiary under federal income tax laws.


The value of the death benefit will be determined on the date that John Hancock receives a death certificate and all required claim forms, in good order, from each beneficiary. Death benefits will not be settled until every beneficiary submits all required paperwork. A photocopy of the death certificate is acceptable if the total death benefit of all annuity contracts owned by the deceased is less than \$500,000 and the death certificate was issued in the United States or Canada. **Death certificates will not be returned.**

Contact information

 **Website:**
johnhancock.com/annuities

 **Phone:**
877-543-2363

 **Submission:**
See return instructions at end of this form.

 **Instructional video:**
Visit the claims page at johnhancock.com/annuities to view.



1. Annuity contract information

Contract number _____

Deceased name (First) _____

MI _____

Last _____

Suffix _____

2. Text message consent

John Hancock offers a text message program that sends proactive notifications regarding the status of your claim to the mobile phone number provided. By providing your mobile number in section 3 below, **you expressly consent to receive SMS messages** (including text messages) from John Hancock, which may be delivered using an automated texting program. Additionally, you agree that you are the owner and authorized user of the mobile phone number provided on this form and agree to notify John Hancock immediately if you change or obtain a new phone number or no longer maintain the phone number provided. Please view our privacy policy at johnhancock.com/privacy. There is no separate charge for this service; however, your carrier's message and data rates may apply.

Check this box if you provided your mobile number but wish to **withdraw your consent** to receive these SMS messages.

3. Beneficiary information

Complete **either** section **A** or **B**. Complete section **A only** if the beneficiary claiming the death proceeds is an **individual** (not an entity). Complete section **B only** if the beneficiary claiming the death proceeds is an **entity**.

A. Individual claiming the death benefit proceeds:

Relationship to the deceased: Spouse Nonspouse Former spouse (submit divorce settlement paperwork)

Is the beneficiary a minor? Yes No

If the beneficiary is a minor, is the beneficiary a child of the deceased? Yes No

Beneficiary name (First) _____ MI _____ Last _____ Suffix _____ Gender: Male Female

Social Security number (or TIN) _____ Date of birth (mm/dd/yyyy) _____

Phone number _____ Mobile number See section 2. _____ Email address _____

Address (Street) If mailing to a PO box, a physical address is also required. _____

City _____ State _____ Zip code _____ Country (if outside the U.S.) _____

If you are acting as a fiduciary for the beneficiary, indicate your capacity:

Attorney-in-fact (submit power of attorney)

Legal guardian of a minor's property (submit proof of guardianship)

Other (explain): _____

B. Entity claiming the death benefit proceeds:

Entity name _____ Taxpayer identification number (TIN) _____

Phone number _____ Mobile number See section 2. _____ Email address _____

Address (Street) If mailing to a PO box, a physical address is also required. _____

City _____ State _____ Zip code _____ Country (if outside the U.S.) _____



3. Beneficiary information (continued)

Tax classification for beneficiaries that are not individuals:

Please check the appropriate box below to indicate how you are taxed for federal income tax purposes. We use this information to determine our obligations under the tax laws for withholding and information reporting. If you do not check a box, we will apply the federal default presumption rules.

- Trust
- Estate
- Partnership
- C Corporation
- S Corporation
- LLC taxed as partnership
- LLC taxed as C Corporation
- LLC taxed as S Corporation
- Other (specify, for example, Charity, Qualified retirement plan, Nonprofit): _____

For a single-member limited liability company (LLC) treated as a disregarded entity, provide below the name, taxpayer identification number (TIN), and tax classification of the owner of the LLC.

Name

TIN

Tax classification

If you are acting as a fiduciary for the beneficiary, indicate your capacity:

- Executor (submit letters testamentary)
- Trustee (submit John Hancock Trustee certification form)
- Other (explain): _____

4. Settlement options

Once you make your selection, it cannot be changed. All options may not be available to all beneficiaries. Refer to the **Explanation of settlement options** in the claim package to determine which options are available to you. Selection of a settlement option must occur before December 31 of the year following the year in which the death occurred, otherwise **cash settlement, spousal continuation, a 10-year settlement account, or a 5-year settlement account** will be the only available options to choose from.

Select one of the following:

- Cash settlement:**
 - A:** Cash distributions—Proceed to complete sections 5, either 6, 7, or 8, and 13 only.
 - B:** Direct transfers/rollovers—Provide completed transfer forms and a letter of acceptance from the IRA issuer or other plan fiduciary. Proceed to complete sections 5 and 13, and section 7A if applicable.
- Spousal continuation**—Select a maturity date election below and complete only sections 10 and 13 of this form.

Maturity date election (required)—Select one of the options below. Election of a new contract maturity date is required because of a change of the annuitant. You may elect option A, the maximum maturity age available, or you may elect option B and provide an earlier maturity age.

 - A:** New contract maturity date to be the first of the month following the oldest annuitant/co-annuitant turning age 100
 - B:** New contract maturity date to be the first of the month following the oldest annuitant/co-annuitant turning age: _____

Note: Your contract may contain limits on your ability to defer the date of maturity. John Hancock will provide a written confirmation of the approved date of maturity change to you at the address on file.
- Extended beneficiary account (stretch)**—Proceed to complete sections 5, either 6, 7, or 8, and 10, 11, and 13 only. If the beneficiary is a trust, also complete section 12.

Note: A beneficiary who is eligible for an extended beneficiary account because they meet the definition of a totally disabled or chronically ill person must also submit the signed Physician's certification as part of their claim.
- 10-year settlement account:** (only available to individual beneficiaries)
 - Send no money now. Proceed to complete sections 10 and 13 only.
 - Send \$ _____ or _____% now. Proceed to complete sections 5, either 6 or 7, and 10 and 13 only.
- 5-year settlement account:**
 - Send no money now. Proceed to complete sections 10 and 13 only.
 - Send \$ _____ or _____% now. Proceed to complete sections 5, either 6, 7, or 8, and 10 and 13 only.
- Annuitization**—Proceed to complete section 13 only. Please contact the annuities service center to obtain an annuitization quote and additional required forms.



5. Payment delivery options

Complete this section only if you elected a cash settlement, an extended beneficiary account (stretch), or if you elected to receive money now under either the 10-year or the 5-year settlement account option. If you do not select a delivery method, we will default to send a check to the address provided in section 3. If the proceeds exceed \$1 million, you **must** elect electronic funds transfer (EFT) unless John Hancock approves otherwise at their discretion.

Select one of the following:

Option 1: **Electronic funds transfer (EFT)**—The payments will arrive in your financial institution account within 3–5 business days.

U.S. accounts only:

Provide your account information below. Attach a voided check here. Deposit slips and starter checks are not accepted. The voided check must be in the name of the beneficiary. We cannot send funds to any financial institution with a power of attorney, guardian, conservator, or other fiduciary included in the account registration unless there is an indication of their fiduciary status pre-printed on the check from the bank. Example: Jane Smith, POA.

- Checking
- Savings

Beneficiary name		
Address _____		
City, State, Zip code _____	Date _____	
Pay to the order of _____		\$ <input style="width: 50px;" type="text"/>
Financial institution name		
Address _____		
City, State, Zip code _____		
For _____		
⋮ 1 2 3 4 5 6 7 8 9 ⋮	0 1 2 3 4 5 6 7 8 9 0 1 2 3 ⋮	⋮ 0 1 2 3
Routing number	Account number	Check number

Names listed on account _____ Account number _____

Financial institution name _____ Routing/ABA number _____

Financial institution address (Street) _____

City _____ State _____ Zip code _____ Country (if outside the U.S.) _____

Important: If you are unsure of what financial institution address to provide, please refer to their website or call their customer service center to confirm. If you are unable to provide a voided check, include a letter from your financial institution (on their letterhead) that indicates the following information: the routing/ABA number, the account number, the account type (checking or savings), and the owners of the financial institution account. The letter must be signed by an authorized party at the financial institution along with the beneficiary to certify that the information provided is correct.

International accounts only:

International wire—Consult with your financial institution for international wire instructions and attach to this form.

Option 2: **Check (default)**—The payments will be in the form of a check and mailed to your address provided in section 3 within 5–7 business days.

Option 3: **John Hancock Safe Access Account**—This option is only available for a cash settlement. By selecting this option, you will receive a full distribution of the death proceeds in the form of a newly established interest-bearing account with a checkbook to withdraw money as you choose. The death benefit must be greater than \$10,000 to elect this method.

Note: John Hancock Safe Access Account is not a bank account and is not insured by the FDIC. Safe Access Accounts are not available to beneficiaries residing in New York, if the beneficiary is a non-U.S. citizen, or if the beneficiary is a corporation, an estate, a minor, or a partnership.

Option 4: **As requested in transfer/rollover paperwork.**



6. Tax withholding for IRAs, including Roth IRAs

Complete this section only if you elected a cash settlement, an extended beneficiary account (stretch), or if you elected to receive money now under either the 10-year or the 5-year settlement account option.

A. Federal income tax withholding:

You may elect not to have federal income tax withheld if you are a U.S. person and provide both a taxpayer identifying number and a U.S. residence address. Even if you elect not to have taxes withheld, you are liable for the payment of federal income tax on the taxable portion of your payments. If you do not make payments of estimated tax and do not have enough tax withheld, you may be subject to penalties under the estimated tax rules. If you will receive payments under an extended beneficiary account, your withholding election will remain in effect until revoked and you may revoke your withholding election at any time.

John Hancock will withhold federal income tax at a rate of 10% from the income portion of your distributions unless you elect otherwise below.

- Do not withhold federal income tax.**
- Withhold \$ _____ or _____% of taxable distribution (if any).** The dollar amount or percent must equal at least 10% of the taxable portion of your payments. If the amount requested is less than 10% of the taxable portion, John Hancock will default to 10%.

i In order to elect out of withholding, you must provide your full Social Security number or taxpayer identification number in section 3 of this form. If you are not a U.S. citizen, U.S. resident alien, or other U.S. person, please read the information in section 9.

B. State income tax withholding:

State income tax withholding may also apply to the taxable portion of your benefit payments. The applicable state withholding rules are outlined below. If you reside in a state that gives you withholding options, you must provide the information or forms requested below. If you do not, we will apply state withholding based on your state's default rules. If you will receive payments under an extended beneficiary account and your state allows you to make a withholding election, the election you make will remain in effect until you notify us to change it. Please note that state income tax will apply even if your state allows you to elect out of withholding.

- **If you reside in Iowa, Kansas, Maine, Massachusetts, Nebraska, or Oklahoma,** state income tax withholding is required whenever federal income taxes are withheld. We will apply the state's default withholding rate to the taxable portion of your payments. You cannot elect out of state withholding when federal tax is withheld.
- **If you reside in Arkansas,** state withholding is required when federal taxes are withheld. We will apply the Arkansas default withholding rate to the taxable portion of your payments. However, you can elect out of Arkansas state withholding by providing us with a completed Form AR4P. The Arkansas form is available in the tax center on our website at johnhancock.com/annuities.
- **If you reside in California, Georgia, Indiana, Maryland, Missouri, Montana, New Jersey, New Mexico, or Wisconsin,** you may elect in or out of state withholding. If you elect to have state tax withheld, you must specify a whole dollar amount of at least \$10 to withhold. We will not withhold state tax unless you enter an amount below. We will withhold the requested amount from each payment.

Do not withhold state income tax. Withhold \$ _____ (whole dollar amount of at least \$10).
- **If you are an individual residing in Connecticut,** state income tax withholding applies to your payments, and you must provide a completed Connecticut Form CT-W4P. If you do not provide a properly completed Form CT-W4P, we must withhold 6.99% on any payments. The Connecticut form is available in the tax center on our website at johnhancock.com/annuities. However, if you elect to receive a cash settlement, Connecticut withholding at the 6.99% rate is mandatory.
- **If you reside in the District of Columbia,** withholding applies only to cash settlements.
- **If you reside in Michigan,** state tax withholding requirements depend on your age and the amount of the payments; please provide a completed Michigan Form MI W-4P to claim any exemptions. The Michigan form is available in the tax center on our website at johnhancock.com/annuities.
- **If you reside in North Carolina or Oregon,** you may elect to have state tax withheld or not to have state tax withheld. If you elect to have state income tax withheld we will apply the state's default withholding rate.

Do not withhold state income tax. Withhold state income tax.
- **If you reside in Vermont,** state withholding will apply whenever federal tax is withheld, unless you instruct us otherwise.

Do not withhold Vermont taxes.
- **If you reside in Alaska, Arizona, Florida, Hawaii, Kentucky, Mississippi, Nevada, New Hampshire, New York, Ohio, Pennsylvania, Rhode Island, South Dakota, Tennessee, Texas, Virginia, Washington, or Wyoming,** either your state has no applicable income tax or the state has no applicable provision for withholding on IRA distributions. Therefore, we cannot withhold state tax.
- **If you reside in a state not listed above,** state tax withholding is completely voluntary. If you would like state taxes withheld, please provide a whole dollar amount of at least \$10 or a percentage to be withheld. We will withhold the requested dollar amount or percentage from each payment.

Withhold \$ _____ or _____% for state income tax.



7. Tax withholding on payments to an individual beneficiary for Section 403(b) contracts and contracts held in a qualified retirement plan, including a governmental Section 457(b) plan

Complete this section only if you elected a cash settlement, an extended beneficiary account (stretch), or if you elected to receive money now under either the 10-year or the 5-year settlement account option.

A. Federal income tax withholding:

Eligible rollover distributions: Federal law requires that we withhold 20% from the taxable portion of cash settlements and certain other death benefits paid to an individual beneficiary under a section 403(b) contract or a contract held in a qualified retirement plan. The 20% mandatory withholding does not apply to benefits paid under an **extended beneficiary account** provided that those benefits are paid at least annually, in a series of substantially equal periodic payments for a specified period of 10 years or more, or for the life expectancy of the beneficiary. We do not have to withhold on an **eligible rollover distribution** if you instruct us to process a direct rollover to an IRA or other eligible retirement plan. Please read the enclosed Special tax notice for individual beneficiaries.


- I choose not to do a direct rollover.** I have read the Special tax notice for individual beneficiaries and I understand that 20% will be withheld from the taxable portion of my eligible rollover distribution. I waive the 30-day waiting period.
- I instruct you to roll my eligible rollover distribution** directly to an IRA or other eligible retirement plan with _____ . I have read the Special tax notice for individual beneficiaries. I have enclosed the required forms to process the rollover. I waive the 30-day waiting period.

Note: If you wish to complete a direct rollover, you must provide John Hancock with the proper paperwork from the financial institution that holds your IRA or from the other eligible retirement plan.

Extended beneficiary account payable for beneficiary's life expectancy or a period of 10 years or more: You may elect not to have federal income tax withheld if you are a U.S. person and provide both a taxpayer identification number and a U.S. residence address. Even if you elect not to have taxes withheld, you are liable for the payment of federal income tax on the taxable portion of your payments. If you do not make payments of estimated tax and do not have enough tax withheld, you may be subject to penalties under the estimated tax rules. Your withholding election will remain in effect until revoked and you may revoke your withholding election at any time.

John Hancock will withhold federal income tax at a rate of 10% from the income portion of your distributions unless you elect otherwise below.

- Do not withhold federal income tax.**
- Withhold \$ _____ or _____% of taxable distribution (if any).** The dollar amount or percent must equal at least 10% of the taxable portion of your benefit payments. If the amount requested is less than 10% of the taxable portion, John Hancock will default to 10%.

 In order to elect out of withholding, you must provide your full Social Security number or taxpayer identification number in section 3 of this form. If you are not a U.S. citizen, U.S. resident alien, or other U.S. person, please read the information in section 9.

B. State income tax withholding:

State withholding may also apply to the taxable portion of any benefits you elect **not** to roll over directly to an IRA or other eligible retirement plan. The applicable state withholding rules are outlined below. If you reside in a state that gives you withholding options, you must provide the information or forms requested below. If you do not, we will apply state withholding based on your state's default rules. If you will receive payments under an extended beneficiary account and your state allows you to make a withholding election, the election you make will remain in effect until you notify us to change it. Please note that state income tax will apply even if your state allows you to elect out of withholding.

The following states require state income tax withholding on an eligible rollover distribution that is not directly rolled over to an IRA or other eligible retirement plan: Arkansas, Iowa, Kansas, Maine, Maryland, Massachusetts, Nebraska, North Carolina, Oklahoma, Oregon, Vermont, and Virginia. We will apply the state's default withholding rate to the taxable portion of your distribution. These states impose different withholding rules, described below, for payments that are not eligible rollover distributions.

Other state withholding requirements:

- **If you reside in Iowa, Kansas, Maine, Massachusetts, Nebraska, Oklahoma, or Virginia,*** state income tax withholding is required whenever federal income taxes are withheld. We will apply the state's default withholding rate to the taxable portion of your payments. You cannot elect out of state withholding when federal tax is withheld.
 - * **If you reside in Virginia** and you elect out of federal withholding, you are not subject to state withholding. However, state income tax will still apply and you may request that we withhold Virginia income tax on your payments by providing us a completed Form VA-4P. The Virginia form is available in the tax center on our website at johnhancock.com/annuities.
- **If you reside in Arkansas,** state withholding is required when federal taxes are withheld. We will apply the Arkansas default withholding rate to the taxable portion of your payments. However, you can elect out of Arkansas state withholding by providing us with a completed Form AR4P. The Arkansas form is available in the tax center on our website at johnhancock.com/annuities.



7. Tax withholding on payments to an individual beneficiary for Section 403(b) contracts and contracts held in a qualified retirement plan, including a governmental Section 457(b) plan (continued)

- **If you reside in California, Georgia, Indiana, Maryland, Missouri, Montana, New Jersey, New Mexico, or Wisconsin**, you may elect in or out of state withholding. If you elect to have state tax withheld, you must specify a whole dollar amount of at least \$10 to withhold. We will not withhold state tax unless you enter an amount below. We will withhold the requested amount from each payment.
 Do not withhold state income tax. Withhold \$ _____ (whole dollar amount of at least \$10).
- **If you reside in Connecticut**, state income tax withholding applies, and you must provide a completed Connecticut Form CT-W4P. If you do not provide a properly completed Form CT-W4P, we must withhold 6.99% on any payments. The Connecticut form is available in the tax center on our website at johnhancock.com/annuities. However, if you elect to receive a cash settlement, Connecticut withholding at the 6.99% rate is mandatory.
- **If you reside in the District of Columbia**, withholding applies only to cash settlements.
- **If you reside in Michigan**, state tax withholding requirements depend on your age and the amount of the payments; please provide a completed Michigan Form MI W-4P to claim any exemptions. The Michigan form is available in the tax center on our website at johnhancock.com/annuities.
- **If you reside in North Carolina or Oregon**, you may elect to have state tax withheld or not to have state tax withheld. If you elect to have state income tax withheld we will apply the state's default withholding rate.
 Do not withhold state income tax. Withhold state income tax.
- **If you reside in Puerto Rico**, we are generally required to withhold 10%.
- **If you reside in Vermont**, state withholding will apply whenever federal tax is withheld, unless you instruct us otherwise.
 Do not withhold Vermont taxes.
- **If you reside in Alaska, Arizona, Florida, Hawaii, Kentucky, Mississippi, Nevada, New Hampshire, New York, Ohio, Pennsylvania, Rhode Island, South Dakota, Tennessee, Texas, Washington, or Wyoming**, either your state has no applicable income tax or the state has no applicable provision for withholding on distributions from section 403(b) contracts or qualified retirement plans. Therefore, we cannot withhold state tax.
- **If you reside in a state not listed above**, state tax withholding is completely voluntary. If you would like state taxes withheld, please provide a whole dollar amount of at least \$10 or a percentage to be withheld. We will withhold the requested dollar amount or percentage from each payment.
Withhold \$ _____ or _____% for state income tax.

8. Tax withholding on payments to an entity beneficiary for Section 403(b) contracts and contracts held in a qualified retirement plan, including a governmental Section 457(b) plan

Complete this section only if the beneficiary is the deceased's estate, a trust, or other entity.

A. Federal income tax withholding:

You may elect not to have federal income tax withheld if you are a U.S. person and provide both a taxpayer identification number and a U.S. residence address. Even if you elect not to have taxes withheld, you are liable for the payment of federal income tax on the taxable portion of your payments. If you do not make payments of estimated tax and do not have enough tax withheld, you may be subject to penalties under the estimated tax rules. If you will receive payments under an extended beneficiary account, your withholding election will remain in effect until revoked and you may revoke your withholding election at any time.

John Hancock will withhold federal income tax at a rate of 10% from the income portion of your distributions unless you elect otherwise below.

- Do not withhold federal income tax.**
- Withhold \$ _____ or _____% of taxable distribution (if any).** The dollar amount or percent must equal at least 10% of the taxable portion of your benefit payments. If the amount requested is less than 10% of the taxable portion, John Hancock will default to 10%.

i In order to elect out of withholding, you must provide your full taxpayer identification number in section 3 of this form. If you are not a U.S. citizen, U.S. resident alien or other U.S. person, please read the information in section 9.



8. Tax withholding on payments to an entity beneficiary for Section 403(b) contracts and contracts held in a qualified retirement plan, including a governmental Section 457(b) plan (continued)**B. State income tax withholding:**

- **If you are domiciled in Iowa, Kansas, Maine, Massachusetts, Oklahoma, or Virginia,*** state income tax withholding is required whenever federal income taxes are withheld. We will apply the state's default withholding rate to the taxable portion of your payments.
* **If you are domiciled in Virginia** and you elect out of federal withholding, you are not subject to state withholding. However, state income tax will still apply and you may request that we withhold Virginia income tax by providing us with a completed Form VA-4P. The Virginia form is available in the tax center on our website at johnhancock.com/annuities.
- **If you are domiciled in Arkansas,** state withholding is required when federal taxes are withheld. We will apply the Arkansas state default withholding rate to the taxable portion of your payments. However, you can elect out of Arkansas withholding by providing us with a completed Form AR4P. The Arkansas form is available in the tax center on our website at johnhancock.com/annuities.
- **If you are domiciled in California, Georgia, Indiana, Maryland, Missouri, Montana, New Jersey, or Wisconsin,** you may elect in or out of state withholding. If you elect to have state tax withheld, you must specify a whole dollar amount of at least \$10 to withhold. We will not withhold state tax unless you enter an amount below. We will withhold the requested amount from each payment.
 Do not withhold state income tax. Withhold \$ _____ (whole dollar amount of at least \$10).
- **If you are domiciled in the District of Columbia,** withholding applies only to cash settlements.
- **If you are domiciled in Michigan,** state tax withholding applies and the requirements vary. You must provide a completed Michigan Form MI W-4P to claim any available exemptions. The Michigan form is available in the tax center on our website at johnhancock.com/annuities.
- **If you are domiciled in North Carolina or Oregon,** you may elect to have state tax withheld or not to have state tax withheld. If you elect to have state income tax withheld we will apply the state's default withholding rate.
 Do not withhold state income tax. Withhold state income tax.
- **If you are domiciled in Puerto Rico,** we are generally required to withhold 10%.
- **If you are domiciled in Vermont,** state withholding will apply whenever federal tax is withheld, unless you instruct us otherwise.
 Do not withhold Vermont taxes.
- **If you are domiciled in Alaska, Arizona, Connecticut, Florida, Hawaii, Kentucky, Mississippi, Nebraska, Nevada, New Hampshire, New Mexico, New York, Ohio, Pennsylvania, Rhode Island, South Dakota, Tennessee, Texas, Washington, or Wyoming,** either your state has no applicable income tax or the state has no applicable provision for withholding on distributions from section 403(b) contracts or qualified retirement plans. Therefore, we cannot withhold state tax.
- **If you are domiciled in a state not listed above,** state tax withholding is completely voluntary. If you would like state taxes withheld, please provide a whole dollar amount of at least \$10 or a percentage to be withheld. We will withhold the requested dollar amount or percentage from each payment.
Withhold \$ _____ or _____% for state income tax.

9. Tax withholding for non-U.S. persons**If you are not a U.S. person, the above federal and state withholding rules do not apply.**

Instead, we are required to withhold 30% of the taxable portion of your payments, unless your tax residence is in a country that has a tax treaty with the United States and that treaty provides an applicable exemption or reduced withholding rate. To claim the benefit of a tax treaty, you must provide a properly completed IRS Form W-8, which must include the foreign tax identifying number issued by your country of tax residence or an explanation of why you do not have one. If you do not have a foreign tax identifying number, you must include a U.S. taxpayer identification number (TIN) on the Form W-8 to claim treaty benefits. If you do not have a U.S. TIN, you may apply for one by submitting a Form W-7 to the IRS. IRS Forms W-7 and W-8 and their instructions are available on the IRS website at irs.gov.



10. New beneficiary information

Do not complete this section if you elected a cash settlement. Complete this section only if you elected either a spousal continuation, an extended beneficiary account (stretch), or a 10-year or 5-year settlement account. In this section, provide new beneficiary information for your new account.

Please list your primary and/or contingent beneficiaries below.

Percentages for all beneficiaries named in each category (primary and contingent) **must total one-hundred percent (100%)**. Designations given in dollar amounts, fractions, or with more than two decimal places (e.g., 33.333%) will not be accepted. If percentages are not provided, beneficiaries in the same category will share equally in any death benefit payable to them. If the beneficiaries are unable to be shared equally (e.g., 1/3), we will designate the extra rounded percentile to the first listed beneficiary in each class (e.g., 33.34%, 33.33%, 33.33%).

Primary beneficiaries:

1. _____ MI _____ Last _____ Suffix _____

_____ %
Social Security number (or TIN) _____ Date of birth (mm/dd/yyyy) _____ Percentage of proceeds

_____ Relationship to owner
Phone number _____ Email address _____

_____ Address (Street)

_____ Country (if outside the U.S.)
City _____ State _____ Zip code _____

2. _____ MI _____ Last _____ Suffix _____

_____ %
Social Security number (or TIN) _____ Date of birth (mm/dd/yyyy) _____ Percentage of proceeds

_____ Relationship to owner
Phone number _____ Email address _____

_____ Address (Street)

_____ Country (if outside the U.S.)
City _____ State _____ Zip code _____

3. _____ MI _____ Last _____ Suffix _____

_____ %
Social Security number (or TIN) _____ Date of birth (mm/dd/yyyy) _____ Percentage of proceeds

_____ Relationship to owner
Phone number _____ Email address _____

_____ Address (Street)

_____ Country (if outside the U.S.)
City _____ State _____ Zip code _____

4. _____ MI _____ Last _____ Suffix _____

_____ %
Social Security number (or TIN) _____ Date of birth (mm/dd/yyyy) _____ Percentage of proceeds

_____ Relationship to owner
Phone number _____ Email address _____

_____ Address (Street)

_____ Country (if outside the U.S.)
City _____ State _____ Zip code _____



10. New beneficiary information (continued)

Contingent beneficiaries:

1. _____
Contingent beneficiary name (First) MI Last Suffix

Social Security number (or TIN) Date of birth (mm/dd/yyyy) Percentage of proceeds %

Phone number Email address Relationship to owner

Address (Street)

City State Zip code Country (if outside the U.S.)

2. _____
Contingent beneficiary name (First) MI Last Suffix

Social Security number (or TIN) Date of birth (mm/dd/yyyy) Percentage of proceeds %

Phone number Email address Relationship to owner

Address (Street)

City State Zip code Country (if outside the U.S.)

3. _____
Contingent beneficiary name (First) MI Last Suffix

Social Security number (or TIN) Date of birth (mm/dd/yyyy) Percentage of proceeds %

Phone number Email address Relationship to owner

Address (Street)

City State Zip code Country (if outside the U.S.)

4. _____
Contingent beneficiary name (First) MI Last Suffix

Social Security number (or TIN) Date of birth (mm/dd/yyyy) Percentage of proceeds %

Phone number Email address Relationship to owner

Address (Street)

City State Zip code Country (if outside the U.S.)

Note: If you need additional space to identify beneficiaries, please attach a signed and dated letter.

11. Extended beneficiary distribution frequency

Complete this section only if you elected an extended beneficiary account (stretch) in section 4. You must elect a distribution frequency. **Distributions must begin by December 31 of the year following the deceased's date of death.** Distributions must continue uninterrupted until all death benefits have been distributed.

Distribution frequency: (select one)

- Monthly (default)
- Quarterly
- Semiannually
- Annually

Distribution start date: _____ (select a day of the month between the 1st and the 28th)
mm/dd/yyyy

Note: If no distribution date is selected, the distribution date will be January 1 of the year following the deceased's date of death. If this form is received after January 1 following the deceased's date of death and no distribution date is selected, distribution will begin on the next business day after this form and all claim documents are received in good order.

Current year distribution amount: \$ _____ (if requesting a distribution to begin the same year as the deceased's death)

Note: If the death occurred in the prior year, do not specify the dollar amount as the required minimum distribution will be calculated automatically.

12. Trust as the new contract owner

Complete this section **only** if you elected an **extended beneficiary account (stretch)** and you are claiming the death proceeds for a trust. This section is required by John Hancock when a trust is the current beneficiary of an existing annuity contract and is requesting the contract be re-registered in the name of the trust. A new annuitant must be designated by the trustees.

New annuitant name (First) MI Last Suffix Gender: Male Female

Social Security number Date of birth (mm/dd/yyyy)


Phone number Email address

Address (Street)

City State Zip code Country (if outside the U.S.)

New annuitant disclosure and trustee indemnification:

The undersigned trustees hereby designate the individual named above, who is alive, as the new annuitant for the annuity, and we understand that this designation cannot be changed. Furthermore, we certify that this designation is in accordance with the terms of the trust and in compliance with the Internal Revenue Code and the tax regulations governing required minimum distributions.

 The undersigned trustees acknowledge that the trust, and not John Hancock, is responsible for calculating any and all required minimum distributions (RMDs) from the annuity. We also understand that RMD requests must be in writing and for specific dollar amounts. On behalf of the trust, and in our individual capacities, we hereby release and hold harmless John Hancock from any and all liability related to RMDs.

13. Certification and signatures

All beneficiaries must complete this section. By signing this form, I understand to the best of my knowledge and belief that:

For variable annuity contracts:

- I understand the investment subaccounts will remain in their current allocations until the claim is settled.
- If a **spousal continuation, extended beneficiary account (stretch), 10-year settlement account, or 5-year settlement account** was elected in section 4, I understand that the annuity distributions and other values are based on the investment experience of the variable investment options under the contract and are not guaranteed.
- If a **John Hancock Safe Access Account** was elected in section 5, I agree with the terms and conditions set forth in the John Hancock Safe Access Account Supplemental Contract, which together with this Claim form constitute the entire agreement between John Hancock and me.
- If I am an individual beneficiary and benefits are payable under a 403(b) contract or contract held in a qualified retirement plan, I must complete section 7A if I elected a **cash settlement**, requested an **extended beneficiary account (stretch)** payable for less than 10 years or my life expectancy, or elected to receive cash now under either the **10-year settlement account** or the **5-year settlement account** option. If I do not complete section 7A, federal tax law prohibits John Hancock from making any distribution, including a direct rollover, until the end of the 30-day period described in the Special tax notice for individual beneficiaries. In that case, the death benefit payable to me will be valued as of the end of the 30-day period.



13. Certification and signatures (continued)

For all contracts:

- I understand that the contract is not FDIC or SIPC insured.
- I understand that this form is provided at my request and is not to be considered as an admission of the validity of any claim, nor a waiver of any of John Hancock's rights or defenses.
- I understand that any person who, knowingly and with the intent to defraud any insurance company or other persons, files a statement of claim containing any materially false information, or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime subject to criminal prosecution and/or civil penalties. Additionally, I certify that I have read the applicable State fraud warnings at the end of this form.

Certification required of U.S. persons only (including U.S. citizens, U.S. resident aliens, or other U.S. persons).

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number,
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person, including a U.S. resident alien (as defined in the IRS Form W-9 instructions).

Certification instructions: You must check the box below if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

I am subject to backup withholding as a result of a failure to report all interest and dividends.



If you are signing on behalf of an entity or other individual (e.g., Trustee, Power of Attorney, Guardian, Executor), indicate your title by checking the appropriate box below your signature. If a title is not indicated, mandatory tax withholding will apply. In addition, the beneficiary's full Social Security number or taxpayer identification number must be included in section 3 in order for us to process the claim.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to prevent backup withholding.

SIGN HERE

Signature of beneficiary (or fiduciary) _____ Date signed (mm/dd/yyyy) _____

Print name (First) _____ MI _____ Last _____ Suffix _____

Title (select one, if applicable): Trustee Power of Attorney Guardian Executor Other: _____

SIGN HERE

Signature of beneficiary (or fiduciary) _____ Date signed (mm/dd/yyyy) _____

Print name (First) _____ MI _____ Last _____ Suffix _____

Title (select one, if applicable): Trustee Power of Attorney Guardian Executor Other: _____

Additional requirements:

- If your name has changed, provide a marriage certificate, divorce decree, or other legal documentation of a name change.
- If you are signing on behalf of another individual or entity, include any supporting documentation to substantiate your authority.
- If the beneficiary is a trust, you must also complete the Trustee certification form included with the package.
- If there is more than one trustee, all must sign.

Return instructions

Please submit your completed and signed form via one of the following:

Regular mail: John Hancock Annuities Service Center
PO Box 55444, Boston, MA 02205-5444

Fax: 617-663-3389

Overnight mail: Annuities Service Center
John Hancock Insurance
372 University Avenue, Suite 55444, Westwood, MA 02090





State fraud warnings

The following states have specific fraud statutes pertaining to insurance claims. States not listed may also have laws creating penalties for misrepresentation, intentional omissions, or deceptive acts.

Alabama: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

Alaska: A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Arizona: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Arkansas: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

California: For your protection California law requires the following to appear on this form—Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

Delaware: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

District of Columbia: Warning—It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

Florida: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Hawaii: Any person who knowingly presents false information in an application for insurance or life settlement contract is guilty of a crime and may be subject to fines and confinement in prison.

Idaho: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement containing any false, incomplete or misleading information is guilty of a felony.

Illinois: Any person who knowingly presents false information in an application for insurance or a viatical settlement contract is guilty of a crime and may be subject to fines and confinement in prison.

Indiana: A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete or misleading information commits a felony.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Louisiana: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Additional information: If the decedent was a resident of Louisiana at the time of his or her death, the Inheritance Tax Waiver & Consent to Release form is required only when the date of death was prior to July 1, 2004. If the contract is nonqualified, all beneficiaries must submit the form; if the account is qualified, the form is required only if the Estate is the beneficiary.

Maine: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Maryland: Any person who knowingly or willfully presents a false or fraudulent claim or payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Minnesota: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

Nevada: Any person who knowingly files a statement of claim containing any misrepresentation or any false, incomplete, or misleading information may be guilty of a criminal act punishable under state or federal law, or both, and may be subject to civil penalties.

New Hampshire: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

New Jersey: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New Mexico: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

New York: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Ohio: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma: Warning—Any person who knowingly, and with intent to injure, defraud, or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon: Any person who knowingly and with intent to defraud any insurance company or another person files a statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, may be committing a fraudulent act, which is a crime.

Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Puerto Rico: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

Rhode Island: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Additional Information: If the decedent was a resident of Rhode Island at the time of his or her death, the Company must notify the Rhode Island Tax Administrator of payments to be made by reason of his or her death if such payments add up to \$50,000 or more.

Tennessee: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Texas: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Virginia: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Washington: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

All other states: Any person who knowingly and with intent to defraud any insurance company or other persons, files a statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, subject to criminal prosecution and/or civil penalties.



Trustee certification

Instructions for completing this form

This form must be completed and submitted with the Annuity claim form if the beneficiary(ies) claiming the proceeds of the annuity is a trust. Please refer to the return instructions on that form.

The undersigned trustee(s) of the trust named below represent, warrant, and certify that the representations made in this certification are true, complete, and accurate; that the trust is in full force and effect; and that the trust agreement (as defined below) has not been revoked, modified, or amended in any manner that would cause the representations contained in this certification to be inaccurate or incorrect.

John Hancock will rely on this certification and will not be held liable for any act taken by it pursuant to and reliant upon this certification and upon the representations made herein unless and until it receives a written trust amendment, written notice of changed trustee(s), or any amendment or modification to the trust agreement that would cause the representations contained in this certification to be or become inaccurate or incorrect, or of the occurrence of any event that would affect the trust's revocability, the trustee powers, or any representations made in this certification. The undersigned trustee(s) hereby individually, jointly, and severally indemnify John Hancock and each of its affiliated officers, directors, employees, and agents from and hold such persons harmless against any claims, losses, judgments, surcharges, settlement amounts, or other liabilities or costs of defense or settlement (including, but not limited to, attorney fees) arising out of or related to any actual or alleged improper or unsuitable actions taken at such trustee's instructions in its capacity as beneficiary of the annuity contract.

This indemnification is made by the undersigned trustee(s), both in their capacities as trustees and in their individual capacities, and shall not be limited by the trustee's provision to John Hancock of independent documentation concerning the representations made herein.

1. Trust information

Contract number _____ Name of trust _____

Tax identification number (TIN) _____ City and state assigned _____ Date of trust (MM/DD/YYYY) _____

2. Trustee(s) signature

As of the date of this certification, the trustee(s) below are and continue to be all of the trustees of the trust. Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime.

Signed and sworn under the penalties of perjury. By signing this form, you certify that the information contained in this trustee certification is true, correct, and complete. **All trustees must sign if there is more than one trustee.**

SIGN HERE _____ Signature of trustee _____ Print trustee's name _____ Today's date (MM/DD/YYYY) _____

SIGN HERE _____ Signature of trustee _____ Print trustee's name _____ Today's date (MM/DD/YYYY) _____

SIGN HERE _____ Signature of trustee _____ Print trustee's name _____ Today's date (MM/DD/YYYY) _____

SIGN HERE _____ Signature of trustee _____ Print trustee's name _____ Today's date (MM/DD/YYYY) _____





Transfer authorization agreement

Before you begin


You can also complete this form entirely online.


- Visit the forms page at johnhancock.com/annuities.
- Find the Transfer authorization agreement form.
- Click the link to submit online and follow the step-by-step instructions.


Important information

Use this form to authorize the contract owners and if applicable, the financial professional of record and their administrative staff on behalf of the financial professional to make transfers over the phone or by online or written request among various investment options within the listed variable annuity contract. **Please use a separate form for requests on any additional contracts.**

Contact information

 **Website:**
johnhancock.com/annuities

 **Phone:**
800-344-1029

 **Submission:**
See return instructions at end of this form.

1. Contract information

Contract number

Owner information:

Owner name (First) _____ MI _____ Last _____ Date of birth (mm/dd/yyyy) _____

Phone number _____ Email address _____

Address (Street) _____

City _____ State _____ Zip code _____ Country (if outside the U.S.) _____

Check here if address provided is permanent address change for your annuity contracts.

Financial professional name (if applicable) (First) _____ MI _____ Last _____ Phone number _____

Co-owner information (if applicable):

Co-owner name (First) _____ MI _____ Last _____ Date of birth (mm/dd/yyyy) _____

Phone number _____ Email address _____

Address (Street) _____

City _____ State _____ Zip code _____ Country (if outside the U.S.) _____



2. Agreement

Please note the following:

- For your protection, phone conversations are recorded at the time of the call.
- Transfer instructions received by John Hancock before 4:00 P.M., Eastern time¹ will be made in accordance with the unit value for that day. Transfer instructions received after 4:00 P.M., Eastern time¹ will be made in accordance with the unit value for the next valuation period. Only one set of transfer instructions will be accepted per valuation period.
- Transfer instructions may be given by logging into your account at johnhancock.com/annuities,² by calling 800-344-1029 on regular business days, or by submitting a written request.
- At the time transfer instructions are given, the intention for the instructions to apply to future payment allocations must be confirmed.
- In the event that proper identification is not provided, John Hancock reserves the right to refuse to act on transfer instructions.
- All transfer instructions received must be within the terms of the contract and be sufficiently complete and clear that we do not need to exercise any discretion to follow them (i.e., in good order).

3. Signatures and authorizations

I authorize John Hancock to act on transfer instructions given over the phone or by online or written request by:

- Option 1 (default)**—The owner and co-owner (if applicable).
- Option 2**—The owner and co-owner (if applicable) and the financial professional of record and their administrative staff on behalf of the financial professional.

I understand and agree to the following:

This authorization will remain in effect until the following: there is an ownership change; John Hancock receives a written notice from me, via either letter or fax, requesting to discontinue, and John Hancock has had a reasonable chance to act upon such notice; or until John Hancock discontinues transfer instructions by phone, online, or any other means. Neither John Hancock nor any person authorized by John Hancock will be responsible for any claim, loss, liability, or expense in connection with a transfer if John Hancock or such other person acted on transfer instructions in good faith in reliance on this authorization. **By signing below, I agree to accept and comply with the procedures established by John Hancock.**

SIGN HERE _____
 Signature of owner (or fiduciary) Date signed (mm/dd/yyyy)

SIGN HERE _____
 Signature of co-owner (or fiduciary) (if applicable) Date signed (mm/dd/yyyy)

Return instructions

Please submit your completed and signed form via one of the following:

- | | | |
|---|---|---|
| <p><input checked="" type="checkbox"/> National contracts:
 John Hancock Annuities Service Center
 PO Box 55444
 Boston, MA 02205-5444</p> | <p>New York contracts:
 John Hancock Annuities Service Center
 PO Box 55445
 Boston, MA 02205-5445</p> | <p>All overnight mail:
 Annuities Service Center
 John Hancock Insurance
 372 University Avenue, Suite 55444
 Westwood, MA 02090</p> |
|---|---|---|

Register online:
 Go to johnhancock.com/annuities to create an online account and gain access to contract-specific details and self-service tools. Once registered, select to receive your contract documents electronically under your Paperless settings.

1 Or the closing of the NYSE, whichever is earlier.
 2 Some products and broker-dealers do not allow online transfer instructions.



Your rollover options

You are receiving this notice because all or a portion of the payment you will receive from a tax-qualified annuity contract (contract) with John Hancock is eligible to be rolled over to an IRA. If you are the surviving spouse of the annuitant covered by the contract, you may also be able to roll over the payment to an employer plan in which you participate. This notice is intended to help you decide whether to do such a rollover. Please read the following information carefully. Although many of the rules are the same, there are differences between what is available to a surviving spouse and what is available for an individual beneficiary who is not the annuitant's surviving spouse.

This notice describes the rollover rules that apply to payments from a contract that are not from a designated Roth account (a type of account with special tax rules in some employer plans). If you also receive a payment from a designated Roth account in the employer plan that holds this contract, you will be provided a different notice for that payment, and the plan administrator or the payor will tell you the amount that is being paid from each account.

You have 30 days after receiving this notice to decide whether to do a direct rollover as outlined below or to receive your benefit subject to 20% federal withholding. In general, we cannot roll over or distribute your benefit during this 30-day period. However, if you reach a decision and do not want to wait until the 30-day notice period ends, you may waive the notice period by making an election on the Annuity claim form instructing us either to do a direct rollover of your benefit or to distribute it to you. We will then process your benefit in accordance with your election as soon as practical after all required paperwork is received in good order.

Rules that apply to most payments from a tax-qualified annuity are described in the "General information about rollovers" section. Special rules that apply only in certain circumstances are described in the "Special rules and options" section.

General information about rollovers

How can a rollover affect my taxes?

You will be taxed on a payment from the contract if you do not roll it over. However, if you do a rollover, you will not have to pay taxes until you receive payments later.

Where may I roll over the payment?

If you are the surviving spouse of the annuitant covered by the contract, you may roll over the payment either to an IRA (individual retirement account or individual retirement annuity) or an employer plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover.

If you are the surviving spouse, then depending on your circumstances, you may be able to roll over your payment to a SIMPLE retirement account (SIMPLE IRA) in which you are a participant. The SIMPLE IRA must be eligible to accept a rollover. In addition, federal tax law provides that you can do a rollover to a SIMPLE IRA only after the end of the 2-year period beginning on the date you first participated in that SIMPLE IRA or any other SIMPLE IRA maintained by the same employer. If you have not participated in the SIMPLE IRA for at least 2 years, you cannot do a rollover. Before attempting a rollover, please check with the employer sponsoring your SIMPLE IRA to determine whether the plan is eligible to accept a rollover and whether you have met the 2-year participation requirement. Any amount rolled over will become subject to the terms of the SIMPLE IRA and the tax rules that apply to SIMPLE IRAs.

If you are not the surviving spouse of the annuitant covered by the contract, you may roll over the payment to an inherited IRA (individual retirement account or individual retirement annuity) that will accept the rollover.

The rules of the IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, no spousal consent rules apply to IRAs and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

How do I do a rollover if I am the annuitant's surviving spouse?

There are two ways to do a rollover. You can do either a direct rollover or a 60-day rollover.

- **If you do a direct rollover**, we will make the payment directly to your IRA or to an employer plan that will accept the rollover. You may also do a direct rollover to an inherited IRA. Please contact the IRA sponsor or the administrator of the employer plan for information on how to do a direct rollover. If you do a direct rollover to an inherited IRA, that IRA will be subject to the same rules described below for inherited IRAs for non-spouse beneficiaries.
- **If you do not do a direct rollover**, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. You will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, we are required to withhold 20% of the payment for federal income taxes. This means that, in order to roll over the entire payment in a 60-day rollover, you must use other funds to make up for the 20% withheld. If you do not roll over the entire amount of the payment, the portion not rolled over will be taxed.



How do I do a rollover if I am not the annuitant's surviving spouse?

The only rollover option you have is to do a direct rollover to an inherited IRA.

What is an inherited IRA?

An inherited IRA is an IRA for the benefit of an individual who acquired the IRA by reason of the death of another individual. An inherited IRA is set up and maintained in the name of the decedent but for the benefit of the beneficiary. An inherited IRA would be purchased by a direct rollover of the amount payable to you under the contract as a result of the annuitant's death. As the beneficiary, you cannot treat the inherited IRA as your own IRA. That means you cannot make regular IRA contributions to the inherited IRA. Additionally, you cannot make additional rollover contributions to the inherited IRA from other sources, such as from your own employer plan or IRA. After a direct rollover to an inherited IRA, you must receive distributions from the inherited IRA under the rules for distributions that apply to beneficiaries. See **Additional information about distribution options** below.

How much may I roll over?

If you wish to do a rollover, you may roll over all or a part of the amount eligible for rollover. Generally, any lump sum payment from the contract is eligible for rollover.

What if the payment is only a small amount?

If the total amount payable is less than \$200, we are not required to withhold federal income tax from the payment. We are also not required to allow you to do a direct rollover. If you are the annuitant's surviving spouse, you may do a 60-day rollover of the amount you receive.

If I do not do a rollover, will I have to pay the 10% additional income tax on early distributions?

No, the payment you receive from the contract is made on account of the death of the annuitant and is not subject to the additional 10% tax.

If I am a surviving spouse and do a rollover to my employer plan, will the 10% additional income tax apply to early distributions from the plan?

If you are under age 59½, you will have to pay the 10% additional income tax on early distributions from the employer plan, unless you roll over that early distribution or you qualify for an exception under Internal Revenue Code (Code) section 72(t). The 10% tax is in addition to the regular income tax on the distribution from your employer plan.

If I am a surviving spouse and do a rollover to an IRA, will the 10% additional income tax apply to early distributions from the IRA?

The answer depends on whether you treat the IRA as your own or as an inherited IRA. An IRA you treat as your own is like any other IRA of yours. Payments made to you before you reach age 59½ will be subject to the 10% additional income tax on early distributions, unless an exception under Code section 72(t) applies. If you were born after June 30, 1949, required minimum distributions from your IRA do not have to start until after you reach age 72. If you were born before July 1, 1949, the obligation to take required minimum distributions generally applies after you reach age 70½.

If you treat the IRA as an inherited IRA, payments from the IRA will not be subject to the 10% additional income tax on early distributions. However, if the annuitant had started taking required minimum distributions, you will have to receive required minimum distributions from the inherited IRA. If the annuitant had not started taking required minimum distributions, you will not have to receive required minimum distributions from the inherited IRA until the year the annuitant would have been age 72.

If I am not a surviving spouse and I do a direct rollover to an inherited IRA, will the 10% additional income tax apply to distributions from the inherited IRA?

Payments from the inherited IRA will not be subject to the 10% additional income tax on early distributions. However, you will have to receive required minimum distributions from the inherited IRA.

Will I owe state income taxes?

This notice does not describe any state or local income tax rules (including withholding rules).



What rules apply if the annuitant had after-tax contributions in the contract?

After-tax contributions included in a payment are not taxed. If a payment is only part of your benefit, a portion of the annuitant's after-tax contributions is included in the payment, so you cannot take a payment of only after-tax contributions. However, special rules may apply if there were pre-1987 after-tax contributions maintained in a separate account. In addition, special rules apply when you do a rollover, as described below.

If you are the annuitant's surviving spouse:

- You may roll over to your own IRA a payment that includes after-tax contributions, through either a direct rollover or a 60-day rollover. You must keep track of the aggregate amount of the after-tax contributions in all your IRAs in order to determine your taxable income for later payments from the IRAs. If you do a direct rollover of only a portion of the amount paid from the contract and at the same time the rest is paid to you, the portion directly rolled over consists first of the amount that would be taxable if not rolled over. For example, assume you are receiving a distribution of \$12,000, of which \$2,000 is after-tax contributions. In this case, if you directly roll over \$10,000 to an IRA that is not a Roth IRA, no amount is taxable because the \$2,000 not directly rolled over is treated as being after-tax contributions. If you do a direct rollover of the entire amount paid from the contract to two or more destinations at the same time, you can choose which destination receives the after-tax contributions.
- If you do a 60-day rollover to your own IRA of only a portion of the payment made to you, the after-tax contributions are treated as rolled over last. For example, assume you receive a complete distribution of \$12,000, of which \$2,000 is after-tax contributions, and no part of the distribution is directly rolled over. In this case, if you do a 60-day rollover of \$10,000 to your own IRA that is not a Roth IRA, no amount is taxable because the \$2,000 amount not rolled over is treated as being after-tax contributions.
- You may also roll over to an employer plan all of a payment that includes after-tax contributions, but can do so only through a direct rollover. This option is available only if the receiving plan separately accounts for after-tax contributions and is NOT a governmental section 457(b) plan. You can do a 60-day rollover to an employer plan of part of a payment that includes after tax contributions, but the rollover cannot exceed the amount of the payment that would be taxable if not rolled over.
- You may do a direct rollover to an inherited IRA. You will then be subject to the rules described in the next bullet.

If you are not the annuitant's surviving spouse:

- You can do a direct rollover only to an inherited IRA. You must keep track of the aggregate amount of after-tax contributions in the inherited IRA separate from any after-tax contributions in any other IRAs that you own. You may not aggregate the inherited IRA with your other IRAs when determining the taxable portion of any distribution. If you do a direct rollover of only a portion of the amount paid from the contract and at the same time the rest is paid to you, the portion directly rolled over consists first of the amount that would be taxable if not rolled over. For example, assume you are receiving a distribution of \$12,000, of which \$2,000 is after-tax contributions. In this case, if you directly roll over \$10,000 to an inherited IRA that is not an inherited Roth IRA, no amount is taxable because the \$2,000 not directly rolled over is treated as being after-tax contributions.

What happens if a surviving spouse elects not to do a direct rollover and later misses the 60-day rollover deadline?

Generally, the 60-day deadline for indirect rollovers cannot be extended. However, the IRS has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. Under certain circumstances, you may claim eligibility for a waiver of the 60-day rollover deadline by making a written self-certification. Otherwise, to apply for a waiver from the IRS, you must file a private letter ruling request with the IRS. Private letter ruling requests require the payment of a nonrefundable user fee. For more information, see IRS Publication 590-A, **Contributions to Individual Retirement Arrangements (IRAs)**.

Can I do a rollover to a Roth IRA?

Yes, you can do a rollover to a Roth IRA. An annuitant's surviving spouse can elect to treat the Roth IRA as his or her own or to establish the Roth IRA in the name of the annuitant with the surviving spouse as the beneficiary (an "inherited" Roth IRA). A beneficiary who is not the annuitant's surviving spouse can do only a direct rollover to an inherited Roth IRA.

Unlike a rollover to an employer plan or a traditional IRA, the amount rolled over to a Roth IRA (reduced by any after-tax amounts) is taxable as income for the year the rollover occurs. However, the 10% additional income tax on early distributions will not apply to the rollover. If you do a roll over to a Roth IRA, later payments from the Roth IRA that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a Roth IRA is a payment (a) made after you have had the Roth IRA for at least 5 years; and (b) made after you reach age 59½, or after your death or disability, or as a qualified first-time home buyer distribution up to \$10,000. In applying this 5-year rule, you count from January 1 of the year for which the first contribution was made to the Roth IRA. Payments from the Roth IRA that are not qualified distributions will be taxed to the extent of earnings accrued in the Roth IRA after the rollover, and the 10% additional income tax on early distributions may apply to the taxable portion of the distribution. You do not have to take required minimum distributions from a Roth IRA during your lifetime. For more information, see IRS Publication 590-A, **Contributions to Individual Retirement Arrangements (IRAs)**, and IRS Publication 590-B, **Distributions from Individual Retirement Arrangements (IRAs)**.



Special rules and options (continued)

Can I do a rollover to a designated Roth account in an employer plan?

You cannot roll over a payment to a designated Roth account in another employer's plan.

What rules apply to payments made under a qualified domestic relations order?

If you are the spouse or former spouse of the annuitant and receive a payment from the contract under a qualified domestic relations order (QDRO), you generally have the same options the annuitant would have. For example, you may roll over the payment to your own IRA or to an eligible employer plan that will accept it. Payments under the QDRO will not be subject to the 10% additional income tax on early distributions.

What if the annuitant was born on or before January 1, 1936?

If you receive a lump sum distribution that you do not roll over, special rules for calculating the amount of tax on the payment might apply to you. Those special rules do not apply if the holder of the contract was a governmental section 457(b) plan. For more information, see IRS Publication 575, **Pension and Annuity Income**.

What other special rules might apply?

- If a payment is one in a series of payments for less than 10 years, your choice to make a direct rollover will apply to all later payments in the series, unless you make a different choice for later payments.
- You may have special rollover rights if you were affected by a federally declared disaster (or similar event), or if you received a distribution on account of a disaster. For more information on special rollover rights related to disaster relief, see the IRS website at www.irs.gov.

What rules apply if I am a nonresident alien?

If you are a nonresident alien and you do not do a direct rollover to a U.S. IRA or U.S. employer plan, instead of withholding 20%, we must generally withhold 30% of the taxable portion of the payment for federal income taxes. If the amount withheld exceeds the amount of tax you owe (as may happen if you do a 60-day rollover), you may request an income tax refund by filing IRS Form 1040-NR with the IRS and attaching IRS Form 1042-S, which you will receive from us in March. Refer to IRS Form W-8BEN to see if you can claim that you are entitled to a reduced rate of withholding under an income tax treaty between the U.S. and your country of residence. For more information, see IRS Publication 519, **U.S. Tax Guide for Aliens**, and IRS Publication 515, **Withholding of Tax on Nonresident Aliens and Foreign Entities**.

Additional information about distribution options

The distribution options available to you depend on several factors, including the annuitant's date of death and the type of retirement plan under which the death benefits are payable. They also depend on whether the annuitant had begun required minimum distributions and whether you qualify as an eligible designated beneficiary at the annuitant's date of death. The distribution options are the same whether you elect to receive benefits under the contract or you do a direct rollover and receive benefits under an inherited IRA. The rules described below generally apply when the annuitant died after 2019, the retirement plan is not a defined benefit plan and the annuitant had not begun taking required minimum distributions.

Who qualifies as an eligible designated beneficiary?

An individual is an eligible designated beneficiary if they are:

- The annuitant's surviving spouse
- The annuitant's minor child
- An individual who is totally disabled within the meaning of Code section 72(m)
- An individual who is chronically ill within the meaning of Code section 7702B(c)(2)
- An individual who is older than or not more than 10 years younger than the annuitant

Note: A beneficiary who is totally disabled or chronically ill must have their physician complete the Physician's statement included in the claim kit in order to be treated as an eligible designated beneficiary.

What distribution rules apply to beneficiaries who are not eligible designated beneficiaries?

If you are not an eligible designated beneficiary, you must receive a distribution of your entire benefit within 10 years of the annuitant's death. You can receive a lump sum distribution at any time within the 10-year period or elect to take withdrawals when you choose provided that your entire benefit is distributed no later than the end of the 10-year period.



What distribution options are available to an eligible designated beneficiary?

An eligible designated beneficiary has the same options available to other individual beneficiaries. In addition, an eligible designated beneficiary can generally elect to stretch their benefit by taking substantially equal periodic payments over their life or a period no longer than their life expectancy. Stretch payments to an eligible designated beneficiary who is not the annuitant's surviving spouse must begin by December 31st of the year following the death of the annuitant. If an annuitant's surviving spouse elects to stretch benefits, the surviving spouse may delay the start of benefits until the end of the year the annuitant would have reached age 72.

Note: If you are the annuitant's surviving spouse, you also have the option to roll over the benefits to your own IRA or employer plan that can accept the rollover.

What special limits apply to a beneficiary who is the annuitant's minor child?

The annuitant's minor child is treated as an eligible designated beneficiary only until the child reaches the legal age of majority. Consequently, if the child's benefits were stretched using their life or life expectancy while they were a minor, the stretch will terminate when the child reaches the age of majority. At that point, any remaining unpaid benefits must be distributed within the 10-year period following the date the child reached the age of majority.

Can I elect to annuitize my benefit?

You can elect to annuitize your benefit subject to certain restrictions. If you are not an eligible designated beneficiary, you can annuitize for a period no longer than 10 years. If you are an eligible designated beneficiary, other than the annuitant's minor child, you can elect to annuitize for your life or a period no longer than your life expectancy. However, an annuitant's minor child cannot elect to annuitize their benefit over their life or life expectancy. The child's annuitization period cannot conflict with the requirement that their entire interest be distributed within 10 years after they reach the age of majority. Annuity benefits must begin by December 31st of the year following the annuitant's death.

What is the definition of disability under Code section 72(m)?

A person is disabled under Code § 72(m) if they are unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or to be of long-continued and indefinite duration.

What is the definition of chronically ill under Code section 7702B(c)(2)?

The term "chronically ill individual" means an individual who has been certified by a licensed health care practitioner, within the preceding 12-month period, as

- being unable to perform (without substantial assistance from another individual) at least 2 activities of daily living for an indefinite period of time, that is reasonably expected to be lengthy, due to a loss of functional capacity,
- having a level of disability similar (as determined under regulations prescribed by the Secretary of the Treasury in consultation with the Secretary of Health and Human Services) to the level of disability described in the bullet above, or
- requiring substantial supervision to protect such individual from threats to health and safety due to severe cognitive impairment.

Note: Activities of daily living are defined as eating, toileting, transferring, bathing, dressing and continence.

Additional information

An eligible employer plan or IRA sponsor will typically have additional forms they require to be completed before accepting a rollover. It is your responsibility to request those forms and to complete any sections required of you.

You may wish to consult with the plan administrator or your own tax professional before taking a payment from the GAC. Also, you can find more detailed information on the federal tax treatment of payments from employer plans and annuity contracts issued with respect to such plans in: IRS Publication 575, **Pension and Annuity Income**; IRS Publication 590-A, **Contributions to Individual Retirement Arrangements (IRAs)**; and IRS Publication 590-B, **Distributions from Individual Retirement Arrangements (IRAs)**. These publications and others mentioned above are available from a local IRS office, online at www.irs.gov, or by calling 1-800-TAX-FORM.





John Hancock Safe Access Account

A claim settlement option that offers you the time to make a carefully planned financial decision

As a beneficiary of a John Hancock policy, the proceeds payable to you may be deposited into a John Hancock Safe Access Account.² A Safe Access Account is an interest-bearing draft account that is fully guaranteed by John Hancock.³

Current interest rate

1.50%¹

You can choose to write a draft immediately after your proceeds are deposited into the account for the entire account balance, or write drafts as needed, without any fees or penalties. With a John Hancock Safe Access Account,⁴ your money is easily accessible, while earning interest.

A John Hancock Safe Access Account offers:



Accessibility

Gain immediate access to your funds as soon as your proceeds are deposited.



Convenience

Write a draft from your account draft book whenever you need to access your funds.



Flexibility

Write drafts at any time for any amount up to your entire account balance.



Value

Receive drafts, draft processing, and quarterly statements with no service charges.



Growth

Earn a variable interest rate that reflects current economic factors and trends.

Consider a John Hancock Safe Access Account so you don't have to rush an important decision. **Call 800-248-6110 for more details.**

¹ The current interest rate applied to all funds in a John Hancock Safe Access Account is 1.50%. Interest is compounded daily and paid monthly, which is equivalent to an annual percentage yield of 1.50%. The interest rate earned on deposits into a John Hancock Safe Access Account may vary and is based on portfolio experience and a review of comparable interest rates in the open market. There is no minimum interest rate and it is subject to change. Check your quarterly statement for the current rate.

² For more information on other payment options available, please call 800-248-6110. Please note a John Hancock Safe Access Account is not available for policies issued in the state of New York or to beneficiaries residing in New York.

³ A John Hancock Safe Access Account is not a bank account and is not insured by the FDIC or other governmental agency. The guarantees are backed by the claims-paying ability of John Hancock. Safe Access Account balances remain in John Hancock's general account and are subject to the claims of the company's creditors. Additional protection is afforded by State Guaranty Associations. For information about coverage limitations in your state, contact the National Organization of Life and Health Insurance Guaranty Associations at nolhga.com.

⁴ There is no tax deferral on death proceeds paid into a Safe Access Account. If the original contract was an annuity, you must include in your current gross income the portion of the death proceeds that represents the gain in that contract. Although death benefits paid from a life insurance contract are generally not included in income, under some circumstances all or a portion of those benefits may be taxable. In addition, if the contract was a tax-qualified contract, you lose the ability to do a direct rollover or trustee-to-trustee transfer when the proceeds are applied to a Safe Access Account.

Supplemental contract

This agreement is between you and John Hancock. The entire contract consists of your completed Claim form along with the terms and conditions set forth in this supplemental contract.

You have the right to receive a lump-sum payment in the form of a check. Also, other claim settlement options may be available depending on the terms of the policy or annuity contract. To receive a lump sum by check or to inquire whether other settlement options are available, contact your local John Hancock representative or call the number listed in your claim or surrender form.

Terms and conditions

Your **John Hancock Safe Access Account** is an interest-bearing account accessible via drafts. A John Hancock Safe Access Account is not a bank account and **is not insured by the FDIC. Safe Access Account balances remain in John Hancock's general account and are subject to the claims of our creditors. However, protection may be afforded by the State Guaranty Associations.**

For information about coverage limitations in your state, contact the National Organization of Life and Health Insurance Guaranty Associations at nolhga.com. **John Hancock accomplishes payment of the full benefit amount by depositing the proceeds payable to you into an account and by sending you a draft book. John Hancock or one of its affiliates may receive a benefit from all amounts left in the Safe Access Account after covering program expenses. Safe Access Account balances remain in John Hancock's general account and are subject to the claims of our creditors.**

Interest: (1) Interest rate—Interest is earned on the proceeds in your John Hancock Safe Access Account from the date your account is opened until the date drafts are cleared. Your balance will earn interest at a rate determined by John Hancock, which is subject to change. We will calculate your interest based on the balance in your account at the end of each day. **(2) Crediting interest**—The interest you earn will be compounded daily and credited to your account monthly. This interest will be available for withdrawal on the day after it has been credited.

Minimum balance requirements: If the balance in your account falls below \$1,000, your account will be closed. The balance in the account will be sent to you, together with any interest earned.

Accessing funds: You may access funds in your account at any time by writing a draft for any amount up to the entire account balance, including interest. Drafts drawn on your John Hancock Safe Access Account are payable through The Bank of New York Mellon, Pittsburgh, PA and clear through Federal Reserve Banks or other channels. A draft that exceeds the funds available in your account will not be paid and you may be subject to a returned draft fee (see Special fees below).

Account statements: An account statement will be mailed to you each quarter showing your account balance, account activity, interest earned, and the current interest rate. If you have activity other than interest in any given month, you will receive a statement for that month. You can also view your account transactions online at johnhancock.com/saa. Canceled drafts are not returned with your account statement but are available upon request.

Special fees: Except for the special fees described below, drafts and draft services are provided to you at no charge. Your account will be charged the special fees in the following situations:

- (1) \$10.00 for each draft returned by the bank as unpaid, e.g., insufficient funds.
- (2) \$12.00 for each stop payment order.

Deposits: No deposits can be made into your account.

Beneficiary designation: You may name a beneficiary to whom the money in this account will be paid in the event of your death. If you choose not to name a beneficiary, the balance will be paid to your estate. You may wish to consult with your own tax professional regarding your beneficiary designation(s).

Ownership rights: You are the owner of this account. The owner alone has the right to write drafts against the account balance and to exercise all the rights and privileges provided by this account or allowed by John Hancock. John Hancock may permit the owner to designate one or more attorneys-in-fact to act in place and stead of the owner by submitting an appropriate form of power of attorney. John Hancock assumes no responsibility or liability for any act or omission by the owner or their attorneys-in-fact.

How to order additional personalized drafts: Should you require additional drafts, please use the form contained in your draft book or call us at **800-248-6110**. Additional drafts will be sent to you at no cost.

Tax reporting: We will issue an IRS Form 1099-R to report the portion of the death proceeds includible in income. Thereafter, IRS Form 1099-INT showing the amount of interest earned on your account will be mailed to you annually. You should consult with your own tax professional if you have any questions regarding taxation of the interest earned.

Assignability restriction: The funds available through this account cannot be assigned or used as collateral. Any attempted assignment will not be binding on John Hancock, its service providers, The Bank of New York Mellon, or any of their successors.

Account closure: If you wish to close your account, you may simply write a draft for your remaining balance and deposit it into your regular bank account, or send a signed request to:

John Hancock Safe Access Accounts
PO Box 55979
Boston, MA 02205-5979

We will mail you a check for the balance, including any accrued interest remaining in your account.

Inactivity: If there is no activity on your account after three years, John Hancock will consider your account inactive and will attempt to contact you at least one time by letter. If John Hancock's attempts to contact you are not successful, we may be required by law to ultimately escheat any balance in your John Hancock Safe Access Account to the state treasurer of your state of residence.

To obtain more information: You can call us at **800-248-6110** or visit johnhancock.com/saa.

For further information, please contact the department of business regulation. John Hancock reserves the right to make changes in the terms and conditions of this account. Notice of such changes will be furnished to each account holder.



Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and securities are offered through **John Hancock Distributors LLC** through other broker/dealers that have a selling agreement with John Hancock Distributors LLC, 197 Clarendon Street, Boston, MA 02116.

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