



Roth IRA conversion request

Before you begin

You can also complete this form entirely online.


- Visit the forms page at johnhancock.com/annuities.
- Click to view the additional forms PDF at the bottom of the page.
- Find the Roth IRA conversion form in the "Miscellaneous" section.
- Click the link to submit online and follow the step-by-step instructions.


Important information


Use this form to convert your existing John Hancock SEP IRA, SIMPLE IRA, or traditional IRA to a Roth IRA. Please note:

- We cannot convert a portion of your contract to a Roth IRA; only the full value can be converted.
- A separate form must be completed for requests on any additional IRA contracts.
- This form should only be used for contracts currently held at John Hancock.
- Conversion to a Roth IRA is subject to income tax, but not the additional 10% federal penalty tax. However, if you withdraw funds from your contract to pay any income tax due, the amount withdrawn will also incur the 10% federal penalty tax if you are under age 59½ and no other exception applies.
- A withdrawal may be subject to withdrawal charges and may adversely affect the underlying guarantees of the contract or an optional benefits rider.
- You should consider whether you have other funds available to pay any federal and state income taxes attributable to the conversion.
- The 10% tax will also apply if you take a withdrawal from the converted amount during the 5-year period beginning with the year of conversion, unless you are age 59½ or another exception applies.

Contact information

 **Website:**
johnhancock.com/annuities

 **Phone:** 800-344-1029
TTY: 800-555-1158

 **Mail:**
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)

Social Security number (or TIN) 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



2. Required minimum distribution certification

You must complete this section if you are subject to the requirement to take required minimum distributions (RMDs) at the time of the conversion.

If you do not check the box below to certify that you are taking your RMD from another account or accounts, John Hancock is required to distribute your RMD prior to this conversion, and will withhold taxes as indicated in section 3.

By checking this box, I certify that I have one or more IRAs in addition to the one covered by this form and that I will satisfy the current year's RMD from such additional IRA or IRAs.


3. Tax withholding

In general, you may elect out of tax withholding provided that you meet certain requirements. If you elect not to have income tax withheld on your conversion, or you do not have enough income tax withheld, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

Note: The amount of any federal and state taxes withheld will be withdrawn from your contract as a normal distribution and is subject to all the terms and conditions of a regular withdrawal, including potential application of the 10% penalty tax. See the Important information on the first page for more detail. **For these reasons, we will treat you as having elected out of withholding, but only if we have your U.S. residence address and your certified Social Security number or taxpayer identification number.** If you want us to apply withholding, you must check the box below.

Withhold 10% for federal tax and any applicable state taxes.

If you reside in California, Georgia, Indiana, Maryland, Missouri, Montana, New Jersey, or New Mexico, you must specify a whole dollar amount of at least \$10 to withhold: \$ _____ .

 In order to have no withholding, you must provide your full Social Security number or taxpayer identification number in section 1 of this form or already have a completed IRS Form W-9 on file with us.

4. Signature and authorization

By signing this form, I agree that I wish to convert my SEP IRA, SIMPLE IRA, or traditional IRA, as indicated on this form, to a Roth IRA. I understand that as a result of the conversion, my new contract will be administered as a Roth IRA. I am aware that the proposed conversion will be a taxable event and the amount included in my income must take into account the actuarial present value of riders and additional benefits. As a result, the taxable amount on my IRS Form 1099-R may be greater than my account value at the time of the conversion. Additionally, withdrawals (including withdrawals made to pay the tax liability associated with the conversion) from the Roth IRA within 5 years after the conversion may be subject to certain additional penalty taxes. Also, if my contract was purchased within the last year and I paid a front-end sales charge, the amount of that charge will be added to the contract value to determine the conversion amount.


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 another individual (e.g., Power of Attorney, Guardian), please indicate your title by checking the appropriate box below your signature. If a title is not indicated or the owner's full Social Security number or taxpayer identification number is not included in section 1 of this form, mandatory tax withholding will apply unless we already have a completed IRS Form W-9 or applicable substitute on file with us.

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 _____ Date signed (mm/dd/yyyy) _____
Signature of owner (or fiduciary)
Title (select one, if applicable): Power of Attorney Guardian Other: _____

Return instructions

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



National contracts:

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

New York contracts:

John Hancock Annuities Service Center
PO Box 55445
Boston, MA 02205-5445

All overnight mail:

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



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.

