



# Tax withholding election for periodic payments

Fixed Products

## Before you begin

You can also complete this form entirely online.


- Visit the forms center on [johnhancock.com/groupannuities](http://johnhancock.com/groupannuities).
- Find the Tax withholding election for periodic payments form.
- Click the link to submit online and follow the step-by-step instructions.


## Important information


Use this form to elect your federal and/or state tax withholding for your group annuity contract.

All or a portion of your pension and annuity payments may be taxed as income. Federal income tax withholding will apply to the taxable portion of your payments unless you elect not to have taxes withheld. If you elect not to have taxes withheld from your payments, or if the amount of withholding is less than your income tax, you will be responsible for paying the balance. In that case you may also be responsible for payment of estimated taxes during the year. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. Your state may also have tax withholding requirements or options. Please consult a qualified tax professional if you have questions regarding the tax implications of your specific circumstances.

## Contact information

 **Website:**  
[johnhancock.com/groupannuities](http://johnhancock.com/groupannuities)

 **Phone:** 800-624-5155  
**TTY:** 800-555-1158

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

## 1. Payee information

Group annuity contract number \_\_\_\_\_ Association number \_\_\_\_\_ Certificate or customer number \_\_\_\_\_

Payee 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.) \_\_\_\_\_

## 2. Federal income tax withholding

You must provide your U.S. residence address in order to elect no withholding. Your withholding election will remain in effect until changed or revoked. You may change or revoke your election at any time. If you elect not to have income tax withheld from your payments, 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.

- Do not withhold federal income tax.**
- Withhold federal income tax based on the marital status and allowances claimed below.** Please provide both your marital status and the specific number (including zero) of allowances you want to claim. Unless you indicate otherwise, we will calculate your federal income tax withholding as though you are married and claim three allowances.

 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. If you do not, you cannot elect out of withholding and we must withhold as though you were single with zero allowances.

**Marital status:**  Single  Married Number of allowances: \_\_\_\_\_

**Please indicate if you want any additional dollar amount withheld from each payment:** \$ \_\_\_\_\_



**3. State income tax withholding**

State withholding may also apply to the taxable portion of your payments. The 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. Where your state gives you withholding options, your withholding elections below, or the state's default withholding rules if you make no election, will remain in effect until you revoke or change them. Please note that state income tax will apply even if the state allows you to elect out of withholding.

- **If you reside in Arizona**, please provide a completed Form A-4P, in which you elect a withholding percentage and any additional dollar amount you want to withhold. The Arizona form is available in the tax center on our website at [johnhancock.com/groupannuities](http://johnhancock.com/groupannuities).
- **If you reside in Arkansas, North Carolina, or Oregon**, you may elect in or out of state withholding. If you elect to have state tax withheld, you must provide your marital status and the specific number of allowances claimed. We will not withhold state tax unless you do so.
  - Please **do not** withhold state income tax.
  - Marital status:**  Single  Married      Number of allowances: \_\_\_\_\_
  - Please indicate if you want any additional dollar amount withheld from each payment:** \$ \_\_\_\_\_
- **If you reside in California, Indiana, Maryland, Missouri, Montana, New Jersey, New Mexico, New York, 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.
  - Please **do not** withhold state income tax.     Please withhold \$ \_\_\_\_\_ (whole dollar amount of at least \$10).
- **If you are an individual residing in Connecticut**, state income tax withholding applies to periodic 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 your payments. The Connecticut form is available in the tax center on our website at [johnhancock.com/groupannuities](http://johnhancock.com/groupannuities).
- **If you reside in Georgia**, state tax withholding requirements allow you to elect in or out of withholding. You must provide a completed Georgia Form G-4P to make your withholding election. The Georgia form is available in the tax center on our website at [johnhancock.com/groupannuities](http://johnhancock.com/groupannuities).
- **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. Where state withholding is based on marital status and allowances claimed, we will apply the status and allowances you claimed for federal withholding unless you instruct us otherwise below. You may not elect out of state withholding if federal tax is withheld.
  - Marital status:**  Single  Married      Number of allowances: \_\_\_\_\_
  - Please indicate if you want any additional dollar amount withheld from each payment:** \$ \_\_\_\_\_

\* **If you reside in Virginia** and elected out of federal withholding, you are not subject state withholding. State tax will still apply to the income portion of your payments, and you may request state withholding by providing a completed Form VA-4P. The Virginia form is available in the tax center on our website at [johnhancock.com/groupannuities](http://johnhancock.com/groupannuities).
- **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/groupannuities](http://johnhancock.com/groupannuities).
- **If you reside in Puerto Rico**, periodic payments that will exceed an annual exemption amount are subject to 10% withholding. The annual exemption amount is based on your age.
- **If you reside in Vermont**, state tax withholding will apply whenever federal tax is withheld, unless you instruct us otherwise.
  - Please **do not** withhold Vermont taxes.

**4. 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](http://irs.gov).



**5. Signature and authorizations**

By signing below, I hereby certify that the information on this form is complete and true and that I have read and understand this form. I understand and acknowledge that John Hancock will rely on the information I have provided on this form in order to process any payments due me.

**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), 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 rules 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

\_\_\_\_\_  
Signature of payee (or fiduciary)

\_\_\_\_\_  
Date signed (mm/dd/yyyy)

Title (please check appropriate box, if applicable):

Trustee     Power of Attorney     Guardian     Other: \_\_\_\_\_

**Return instructions**

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



**Regular mail:**

John Hancock Fixed Products Administration  
PO Box 55446  
Boston, MA 02205-5446

**Overnight mail:**

Fixed Products Administration  
John Hancock Insurance  
410 University Avenue, Suite 55446  
Westwood, MA 02090

