



John Hancock USA Annuities Required Minimum Distribution (RMD) Request Form

INSTRUCTIONS

If you have previously requested your Required Minimum Distribution to be automated with John Hancock, you do not need to resubmit this form. Please contact our Customer Service Department if you have any questions regarding the status of your Required Minimum Distribution. Please return this form to the attention of the Post Issue Financial Team.

We recommend that you review your prospectus for further details regarding the impact of withdrawals.

1. OWNER INFORMATION (Please complete as applicable)

Account #: _____ Broker's name: _____

Owner's name: _____ Broker's telephone #: (_____) _____

Owner's telephone #: (_____) _____

Account Type: IRA (Traditional/SEP/Simple) Beneficiary Account 403(b)

2. DISTRIBUTION INSTRUCTIONS (REQUIRED) (Please select A or B)

All distributions are processed on a prorated basis, as described in your prospectus.

Please select one:

A) Automatic Distribution Program (Distribute RMD each year automatically).

Frequency (please specify one): Monthly Quarterly Annually (default)

Start distribution on: ____/____/____ (mm/dd/year) — Select a day of the month between the 1st & the 28th.

B) One Time Distribution

Calculate and distribute RMD (this year only) — Distribute on: ____/____/____ (mm/dd/year).

If no distribution date is selected the distribution will be the first business day form is received. If received on a non-business day, or after 4 P.M. EST., the distribution date is the next business day.

3. PRIOR YEAR-END VALUE INFORMATION

If this Contract was established after 12/31 of last year, this information is **required**. \$_____ 12/31 value

Attached is a 12/31 statement from the previous financial institution.

4. FEDERAL INCOME TAX WITHHOLDING (Please select A, B or C)

(Note: If no option is selected, John Hancock Life Insurance Company (USA) will automatically withhold 10% for federal income tax).

A) I do not want to have Federal Income Tax withheld.

B) Please withhold 10% for Federal Income Tax Withholding.

C) Please withhold \$_____ or _____%.

5. SPOUSAL EXCEPTION

Please refer to page 3 for additional information.

Check here if your sole designated beneficiary at all times during the year is your spouse who is more than ten (10) years younger than you. Please supply us with your spouse's date of birth. Spouse's date of birth ____/____/____ (mm/dd/year).

6. DELIVERY OPTIONS (Please select A, B or C)

- A) Mail to address of record (default).
- B) Mail to alternate address (Medallion Signature Guarantee required).

Alternate Address (if applicable):

Medallion Signature Guarantee is required if proceeds are going to alternate address. (Fax requests are not acceptable for this option.)

STREET ADDRESS

CITY

STATE

ZIP

C) Electronic Fund Transfer (EFT) **Only available if the Automatic Distribution Program is selected.

****IMPORTANT:** Please attach a voided check to this request. The voided check must be in the name of the owner(s). Please allow 10 business days to set up EFT. The first distribution may be a check. If my bank fails to honor such electronic deposit entries, I agree to hold John Hancock Life Insurance (USA) harmless from any loss.


7. AUTHORIZATION

I hereby certify the information on this form is correct and accurate and that I have read and understand page 1 and 2 of this form. I also authorize John Hancock Life Insurance Company (USA) to make the withdrawal in accordance with my designation noted on this form.


Signature of Owner: _____ Date: ____ / ____ / ____

**Medallion Signature Guarantee Stamp
(if applicable)**

8. CONTACT INFORMATION

 **Mail this form to:**
John Hancock USA
P.O. Box 55230
Boston, MA 02205-5230

Overnight address:
John Hancock USA
601 Congress St.
Boston, MA 02210-2805

 **For assistance call:**
1-800-344-1029
Fax:
617-663-3160

 www.johnhancockannuities.com

Required Minimum Distribution (RMD) Request Form continued

IRAs and 403(b)s were created to encourage tax-deferred savings for retirement. However, IRAs and 403(b)s cannot be used to permanently shelter these assets from income tax. IRA owners are required to begin taking distributions from their IRAs no later than April 1st of the year following the attainment of age 70½. For 403(b)s, the beginning date is generally the April 1st following the later of attainment of age 70½ or retirement. These distributions are called "required minimum distributions." Note, RMDs are withdrawal minimums dictated by the Internal Revenue Code. Once you have reached your required beginning date and begin taking RMDs, in any given year, you may always take out more than required, but no less than the required minimum. Once an IRA owner reaches their required beginning date for taking distributions, John Hancock USA must report to the IRS that the IRA owner is required to receive a minimum distribution for that year. See below for additional information if you have multiple IRAs or 403(b)s.

The Internal Revenue Service issued finalized regulations for the calculation of RMDs, on April 17, 2002. The final rules adopted a revised life expectancy table that, increased the age-based factor used in the RMD calculation, which, reduces the amount of the minimum distributions. In most cases, the Uniform Life Table will be used to calculate RMDs. However, where an account owner's spouse is the sole beneficiary of his or her, IRA or 403(b) and who is also more than ten (10) years younger than the owner, the Joint Life Table may be used to "stretch", the distributions over the couple's joint life expectancy. To qualify for this "spousal exception," the account owner's spouse must be the sole beneficiary of the owner's interest at all times during the distribution year. However, if the owner and the spouse are married on January 1 of the distribution year and there is a change in the owner's marital status during the year (e.g., the spouse dies or the owner and the spouse become divorced during the year) the change will not prevent the owner from using the "spousal exception" rule for the year in which the death or the divorce occurs. You should consult with your tax advisor if you have any questions about your eligibility for the "spousal exceptions" rule.

Provided below is some general information on required minimum distributions. This is for information purposes only and should not be construed as tax or, legal advice. Distributions from retirement plans can be complex and we encourage you to consult a tax or legal adviser for assistance. In addition, you should review IRS Publication 590, Individual Retirement Arrangements (IRAs), or Publication 571, Tax Sheltered Annuity (TSA) Programs for Employees of Public Schools and Certain Tax-Exempt Organizations, as applicable, which are available from the internet at www.irs.gov or by calling 800-829-3676.

Required Beginning Date—By April 1st following attainment of age 70½ for IRAs; for 403(b), by April 1st following the later of attainment of age 70½ or retirement.

Due Date For Distribution—Distributed by April 1st noted above for the first distribution calendar year and by December 31st for each subsequent year.

First Distribution Year—For the first year only, you may delay your first year's distribution payment up to April 1st of the year following the year you turn 70½ (or, for 403(b)s the year you retire if later). Otherwise, distributions must be made by December 31st. If you choose to delay your initial payment, you must take two distributions (one for your 70½ year and one for your 71st year) in that year.

Aggregation of Multiple IRAs or 403(b)—The RMDs are calculated separately for each IRA and TSA you own. IRAs may only be aggregated with IRAs, and 403(b) may only be aggregated with 403(b). The actual distribution may be taken from any one or more of your IRAs to satisfy your IRA RMD requirement, and from one or more of your 403(b)s to satisfy your 403(b) RMD requirement.

50% IRS Penalty Tax—If you fail to withdraw the required minimum in any given year, the IRS may impose a 50% excise tax on the amount not distributed as required.

Uniform RMD Table—The Uniform Life expectancy table is required to be used for calculating RMDs under the 2002 Final Regulations. This table is used regardless of whether the desired payout is a single life or joint life. This table generally assumes a joint life expectancy payout where the joint life is exactly 10 years younger than the IRA or TSA holder, regardless of actual age difference.

Beneficiary IRA—If you inherit an IRA from someone other than your spouse, the IRS requires that minimum distribution payments begin by December 31 of the year following the year of death of the IRA owner. These may be based on the beneficiary's life expectancy using the Single Life Table. If you inherit the IRA or 403(b) from your spouse, as a surviving spouse you may have other options. For example, if the IRA or 403(b) owner dies prior to their required beginning date a spousal beneficiary may delay taking RMDs, until the year the decedent would have reached age 70½. If the IRA or 403(b) owner dies after the required beginning date, and certain conditions are satisfied, the spousal beneficiary may elect to become owner of the IRA, and roll the IRA assets into their own IRA. In either event RMD payments would begin when the surviving spouse attains age 70½.

Surrender Penalty—John Hancock USA is not currently charging surrender penalties on RMDs as long as the request is made under the following conditions: a) the owner submits an RMD request using John Hancock USA's RMD form, and b) the distribution amount requested is equal to the RMD calculations for the aggregated IRA or 403(b)s held at John Hancock USA. Surrender penalties will apply if the distribution amount is greater than the contract free amount and in excess of the RMD amount.