



INSTRUCTIONS

Use this form to request either a full surrender or a partial withdrawal of your annuity contract/certificate for contracts not licensed in New York. Use form 130735 for contracts licensed in New York.

- Be advised that taking withdrawals from some of our products may adversely affect the underlying guarantees. Please consult your advisor, your product prospectus, or call 1-800-344-1029 with any questions.
- When requesting a direct rollover or transfer, a signed "Letter of Acceptance" is required. This form cannot be used for 1035 Exchanges.
- Signature Guarantees are required when a signed application or confirmation of application is not on file, a withdrawal check is being mailed to an alternate address, there has been an address change within the last 30 days, or when a withdrawal in the amount of \$250,000 or more is requested. Any of these requests requiring a Signature Guarantee must be original, facsimiles will not be accepted. Signature Guarantees are used to help protect you against fraud and may be obtained at most banks, financial institutions or credit unions.
- Important: Amounts withdrawn over your allotted penalty free amount (including interest) may be subject to withdrawal charges
- Please refer to section 7 for additional information regarding sections 2, 3, 4 & 5.

We recommend that you review your prospectus and or contract/certificate for further details regarding the impact of withdrawals

1. INFORMATION ABOUT YOU

Contract #: _____ Owner's Phone #: _____

Owner's Name: _____ Social Security #/TIN: _____

Co-owner's Name: _____ Social Security #/TIN: _____

Agent's Name (if applicable): _____ Agent's Phone #: _____

2. WITHDRAWAL INSTRUCTIONS (Please select only ONE of the following options)

Option 1. FULL Surrender of my contract/certificate

Option 2. Specific amount \$ _____

Prorate withdrawal from all variable funds (default)

Fund Specific Request – Indicate below which portfolios you would like your withdrawal to be redeemed from:

\$ _____ or _____ % from the _____ portfolio \$ _____ or _____ % from the _____ portfolio

\$ _____ or _____ % from the _____ portfolio \$ _____ or _____ % from the _____ portfolio

TOTAL: \$ _____

Net (default) All applicable tax withholding and surrender charges (if assessed) will be subtracted from the remaining value in your contract.

Gross All applicable tax withholding and surrender charges will be subtracted from the amount you request.

Option 3. Free Amount – Free amounts may vary by product, please refer to your contract/certificate.

Calculate and Distribute my Free Amount

Calculate and Distribute my Maximum Amount without Surrender Penalty*

*(Usually includes the free amount plus all payments outside their surrender schedule please refer to your contract/certificate for further details.)

Option 4. Interest Only – Withdraw all interest accrued in my contract

(This option applies to fixed annuities and the Guaranteed Interest Account on Revolution Value II and Revolution Extra II only. If the available interest in your contract/certificate is greater than the contract/certificate free amount, surrender charges may apply.)

Option 5. Renewal Amount – Withdraw my renewal amount plus interest earned on the renewal date

(Renewal Amount withdrawals apply to fixed annuities and fixed sub-accounts. If only one payment has been made to the contract, your contract will be fully surrendered. Applicable fees and surrender charges may apply.)*

* For GPA Choice and Performa Plus fixed annuities 5 year renewal amount withdrawals can be submitted from the day you received your renewal letter to be processed on your anniversary and until 30 days after the renewal has occurred.

3. FEDERAL INCOME TAX WITHHOLDING (Please select one)

Unless otherwise instructed below, 10% (20% for 403(b) TSAs) will be withheld for Federal Taxes. State withholding is required in certain states if federal income taxes are withheld

Please do NOT withhold Federal Income Tax

Please withhold \$ _____ or _____ %

4. DELIVERY OPTIONS (Please select ONE of the following options)

Unless otherwise instructed below, the proceeds will be mailed to the owner's address of record.

Option 1. **Electronic Fund Transfer (EFT)** – The quickest and safest way to receive your distribution.

IMPORTANT: Please attach a voided check to this request (deposit slips and starter checks are not accepted). The voided check must be in the name of the owner(s). (If the annuity is registered to a trust, the funds must be sent to a bank account in that trust's name). Please allow two business days from the effective date of the withdrawal for the payment to be credited to your account.

Federal Fund Wire available upon request. A fee will be charged for this service and additional fees may be charged by your financial institutions.

Option 2. Please mail my check to:

- Address of record or
- Alternate address (Signature Guarantee is required)

Alternate Address (Signature Guarantee is required):

Fax requests are not an acceptable for this option.

STREET ADDRESS

CITY

STATE

ZIP

5. INSTRUCTIONS FOR 403(B) ANNUITY WITHDRAWAL REQUESTS

The Internal Revenue Service rules governing 403(b) distributions are complex. The Internal Revenue Code 403(b) limits liquidations for 403(b) plan participants. According to the code, the only acceptable reasons for liquidations are: death, disability, separation from service, attainment of age 59½ or financial hardship. You may need to provide proof to the IRS, please contact your tax adviser.

Generally, distributions can not be made until one of the following triggering events occurs. (Check One)

- Death – Additional paperwork is needed. Please contact Client Services to request a Death Benefit Package
- Age 59½ attained
- Separation of Service – Confirmation from your employer may be required.
- Disability – Certification of Disability Form must be on file or must accompany this form.
- Financial Hardship – A financial hardship is defined as an immediate and heavy financial need with no other resources reasonably available. A hardship withdrawal must not exceed the amount of the immediate need. Pursuant to **Internal Revenue Code Section 403(b) (11), the earnings on 403(b) salary reduction contributions cannot be distributed in the case of hardship (only the actual contributions may be distributed); therefore generally 403(b) contracts may not be fully surrendered based on hardship. Effective 1/1/99, hardship distributions were no longer eligible to rollover to an IRA.**
- Plan Termination – Plan termination documentation signed by the plan administrator is required.

6. AUTHORIZATION

I hereby certify the information on this form is correct and accurate and that I have read and understand all three (3) pages of this form. I also authorize John Hancock to make the withdrawal in accordance with my designation noted on this form. By signing below, I understand that this request is subject to all the terms and conditions of the contract/certificate and prospectus. I also understand that once this distribution is made and released by John Hancock, it will not be reinstated to this contract/certificate. I direct John Hancock to make the disbursement in accordance with the designation on this form. Furthermore, I certify that the Social Security/Taxpayer Identification Number provided on this form is correct and that I am not subject to backup withholding.

I acknowledge that any withdrawal or full surrender of my annuity contract/certificate may result in a surrender charge and I may also be subject to taxation and an IRS penalty if I am under 59½. I am also aware that I may lose certain benefits if I surrender my contract and that this contract does not have a reinstatement provision.

Signature of Owner: _____ Date: _____

Signature of Co-owner: _____ Date: _____

Signature Assignee (if collaterally assigned): _____ Date: _____

403(b) BUSINESS ONLY– Employer Signature

Print Name of Employer: _____ TIN # of Employer: _____

Signature of Employer: _____ Employer Phone #: (_____) _____

Title of Employer: _____ Date (mm/dd/yyyy): _____

Signature Guarantee Stamp
(if applicable)

7. ADDITIONAL INFORMATION FOR:

Section 2: Withdrawal Instructions

Note the following will apply if you elected an Optional Living Benefit:

Withdrawals will be taken in accordance with our default procedures; you may not specify the investment option from which a withdrawal is to be made. Please refer to your prospectus for more information.

If you withdraw more than the allowable annual withdrawal amount in any Contract Year, the guaranteed terms of your withdrawal benefit may automatically reset.

Unless otherwise specified all withdrawals will be pro-rated and taken from variable sub accounts until exhausted and then from the fixed sub accounts. All free amount withdrawal requests must be prorated.

Certain annuity contracts/certificates with Guaranteed Rate Period accounts may assess a Market Value Adjustment to your withdrawal amount.

Section 3: Federal Income Tax Withholding

Notice of Income Tax Withholding: The taxable portion of a full or partial withdrawal or distribution from an annuity contract is considered ordinary income for tax purposes. John Hancock is required to withhold federal taxes (and state taxes where applicable) from any withdrawal, unless you elect otherwise and provide your social security number or taxpayer ID number. Distributions you receive from qualified pension or tax-sheltered annuities that are eligible to be rolled over tax free to an IRA or qualified plan are subject to a flat 20% withholding rate. Required minimum distributions (RMDs) are not eligible to be rolled over. The 20% withholding rate is required, and you cannot choose not to have income tax withheld from eligible rollover distributions. A direct transfer from a plan trustee to another plan trustee or an IRA, however, is not treated as a distribution and is not subject to withholding. Withholding is a method of paying taxes that you may owe. Your tax liability is the same whether or not taxes are withheld at the time of each withdrawal. If you elect not to have taxes withheld from your withdrawal, or you do not have enough taxes withheld, you may be responsible for payment of estimated taxes. You may also be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, do not meet IRS guidelines. We suggest that you consult your tax professional if you have any questions about tax withholding.

Federal income tax must be withheld at the applicable tax rate, governed by the type of distribution, and payment mode. Payments made to non-resident aliens, residing in non treaty countries, and/or payments made to individuals who have not supplied a valid Social Security Number or Tax Identification Number, must be taxed at a rate of 30%. If a certified Form W-8BEN is properly completed in every way, the treaty rate applicable to the country of residence will be applied.

Section 4: Delivery Options

If you would like your funds sent via Federal Wire, a fee will be charged for this service. Additional fees may be charged by your financial institution, as well.


Section 5: Instructions for 403(B) Annuity Withdrawal Requests

If your contract has an existing loan, please read the following information detailing criteria which must be met prior to any withdrawal request being processed:




- For a full surrender of a 403(b) contract, your loan obligation must be satisfied prior to the full surrender.
- For a partial withdrawal from a 403(b) with an existing loan, the contract value after the withdrawal must be equal to or greater than the amount of the outstanding loan balance plus the required Federal Income Tax withholding of 20% as well as \$2,000.

Salary reduction contributions made and interest credited to such amounts prior to 1/1/89 will be used to satisfy a withdrawal request before elective deferral contributions made after 12/31/88 can be withdrawn. Salary reduction contributions cannot be made into a 403(b) annuity or any other plan maintained by the Employer during the twelve months following a hardship withdrawal, and salary reduction contributions into the 403(b) annuity or other plan maintained by the Employer will be limited during the following plan year to the annual limit for salary reductions contributions minus salary reductions contributions for the plan year in which the hardship withdrawal was requested. The Company makes no warranty or representation regarding the tax consequences, if any, resulting from a hardship withdrawal. In addition, any payment made as a result of the representations herein does not constitute a determination by the Company that the withdrawal meets the standards for hardship withdrawals established by law or the Internal Revenue Service. This hardship withdrawal is based solely on the participant's representation in this request form.

8. CONTACT INFORMATION

 **Mailing Address:**
John Hancock Annuities Service Center
PO Box 9505
Portsmouth, NH 03802-9505

 **Overnight Deliveries:**
John Hancock Annuities Service Center
164 Corporate Drive
Portsmouth, NH 03801-6815

 1-877-JHF-FORM (877-543-3676)
 1-617-663-3160 (FAX)
 www.jhannuities.com

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