



JOHN HANCOCK ANNUITIES

# RMD UPDATE

On December 23, 2008, the Worker, Retiree, and Employer Recovery Act of 2008 was signed into law.

**This new legislation allows individuals to suspend their 2009 required minimum distributions (RMD) from all Qualified accounts.**

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## **Your potential "next steps":**

- Consult your tax professional and/or financial advisor for more details.
- Call or write us if you wish to suspend your RMD for 2009.
- If you would like to suspend your RMD for 2009 but have already received a scheduled distribution, call our Service Center by February 27, 2009, to discuss your options.

**Our Client Services Representatives are available on weekdays from 8:00 a.m. to 6:00 p.m. EST.**



**Call us at:**  
1-800-344-1029



**Mail us at:**  
John Hancock Annuities Service Center  
P.O. Box 9505, Portsmouth, NH 03802-9505



This material is authorized for distribution only when preceded or accompanied by a current prospectus that contains complete details on investment objectives, risks, fees, charges, and expenses, as well as other information about the investment company, which should be carefully considered. Please read the prospectuses carefully prior to purchasing. The prospectuses contain this and other information on the product and the underlying portfolios.

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#### **John Hancock Annuities Service Center**

P.O. Box 9505 Portsmouth, NH 03802-9505 800-344-1029

New York Contracts: P.O. Box 9506 Portsmouth, NH 03802-9506 800-551-2078

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