



IRA and non-qualified only Income Made Easy election

Before you begin

Did you know you can complete this form entirely online?

- Visit the Forms tab on www.jhannuities.com.
- Find the Income Made Easy election form.
- Click the green "Submit Online" button.
- Follow the step-by-step instructions.

Important information

This form should **only** be used if you have an optional Withdrawal Benefit Rider with your annuity contract and would like to enroll in John Hancock's Income Made Easy program. This program is optional.

Program considerations

- All withdrawals will be taken proportionately from your underlying subaccounts.
- You will receive your elected benefit amount from section 2B for the contract year regardless of when you sign up. If your contract anniversary is in December and you sign up for monthly payments in July, you will receive larger monthly amounts to make up for the shortened contract cycle. On your next anniversary, we will automatically adjust your payments.
- Income Made Easy will override enrollment, if any, in existing automatic distribution programs under your contract.


A Medallion Signature Guarantee (MSG) is required when:


- Electronic fund transfer (EFT) is selected as the payment delivery method and you do not currently have an MSG for the EFT account on file.
- A signed application or confirmation application is not on file.
- A withdrawal check will be mailed to an address that is not the address on file.
- There was a change of the address on file within the last 15 days.
- The withdrawal request is for the amount of \$250,000 or more.


MSGs are used as an added security measure for your contract and may be obtained at most banks, financial institutions or credit unions. The MSG we receive must be an original; facsimiles or photocopies will not be accepted.


Information on your withdrawal benefit can be found online at www.jhannuities.com, on your quarterly statement, or through our service center.

Contact us

 **Website**
www.jhannuities.com

 **Phone**
1-800-344-1029
Weekdays 8 a.m. to 6 p.m. ET

 **Fax**
1-617-663-3160

 **Return instructions**
See the end of this document for return instructions.

