

Introduction

Questions about this form?

1-800-344-1029

Contact us:

FAX 1-617-663-3160

www.jhannuities.com



Click here or visit www.jhannuities.com and click on the forms tab for an instructional video.

See the end of this document for return instructions.

Did you know you can complete this form entirely online?

1. Visit the Forms tab on www.jhannuities.com
2. Find the Required Minimum Distribution Request Form
3. Click the green "Submit Online" button
4. Follow the step-by-step instructions

Instructions

Use this form to request that John Hancock calculate and make one or more withdrawals from your annuity contract to satisfy your IRS Required Minimum Distribution (RMD). You can use this form to request either a one-time RMD withdrawal or automatic withdrawals for current and all future RMDs from your John Hancock annuity contract. If the contract for this request is an Inherited/Beneficiary account, please use form 1307195.

PLEASE NOTE: If you previously requested automatic RMD withdrawals from your John Hancock annuity contract, you do not need to resubmit this form unless you are requesting changes to the existing program.

- John Hancock's calculation of any RMD withdrawal will reflect all previous withdrawals from your John Hancock annuity contract during the current tax year. That is, if you take withdrawals during the current tax year before submitting this request for a RMD withdrawal, John Hancock will calculate and process this RMD withdrawal from your annuity contract for the remaining RMD amount for the tax year.

▪ 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 30 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.

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

Please review your contract and/or prospectus, if applicable, for further details regarding the impact of withdrawals.

Also included with this RMD form is an IRS Form W-9 Request for Taxpayer Identification Number and Certification. As part of the RMD process, each owner must provide us with a properly completed and signed Form W-9. Please refer to the instructions on Form W-9 for how to properly complete the form. An owner who is not a U.S. citizen or U.S. resident alien should not complete Form W-9. Instead, please complete IRS Form W-8BEN. You may obtain Forms W-9 and W-8 on the IRS website at www.irs.gov.

1. Contract Owner Information

Contract Number

Owner's Phone Number

Owner's Date of Birth (MM/DD/YYYY)

Owner's Name (or Custodian's Name, if applicable) (First)

(MI)

(Last)

Owner's Address (Street)

City

State

Zip Code

Financial Representative's Name (if applicable)

Financial Representative's Phone Number

**Issuer: John Hancock Life Insurance Company (U.S.A.), Lansing, MI (not licensed in New York)
Issuer in NY: John Hancock Life Insurance Company of New York, Valhalla, NY**

2. Distribution Instructions (Please select A or B)

If you have a variable annuity, your withdrawal(s) will be taken proportionally from each of your portfolio options.

A) Automatic Distribution Program (Default) - Your RMD will be sent each year automatically.

- New Program Change Existing Program Terminate RMD Program

Frequency

- Monthly Quarterly Semi-annually Annually (Default)

Start distributions on _____ (MM/DD/YYYY)* - Select a day of the month between the 1st and the 28th.

B) One Time Distribution** - Your RMD amount will be calculated and sent for the current year only.

Distribution on _____ (MM/DD/YYYY)* - Select a day of the month between the 1st and the 28th.

Check here if you turned 70½ last year and would like to take your previous year's distribution immediately. This option is available only if the distribution will occur prior to April 1 of the current year, and we will pay that distribution in a single sum. Please indicate when you would like to start your current year distribution on the line above in Section 2A or 2B. If you check this box, you will receive last year's RMD amount immediately. We will then use the selected run date above to begin distributing the current year's RMD amount.

Check here to use the Joint Life Expectancy calculation. To be eligible for this calculation, your sole designated beneficiary at all times during the year must be your spouse who is more than 10 years younger than you. If you choose this option, please be sure to include your spouse's date of birth in the space provided below.

Spouse's Date of Birth (MM/DD/YYYY)

*Withdrawals will commence on the first available business day if: 1) no start date is indicated, 2) the selected date falls on a nonbusiness day, 3) the form is received after 4 p.m. Eastern Time, or 4) the form is received AFTER the requested start date.

**If the contract has an existing RMD Automatic Distribution Program it will be stopped after the One Time Distribution. One Time Distributions may adversely impact the guarantees provided by a Guaranteed Minimum Withdrawal Benefit.

If you wish to take an alternative amount besides your RMD amount, please submit a Withdrawal Request Form. Alternative amounts will not be processed when submitted with this form.

3a. Federal Income Tax Withholding

Note: John Hancock will withhold 10% from the taxable portion of your withdrawal, unless you elect otherwise below. You must provide your U.S. residence address in order to elect no withholding. You must also provide a properly completed and signed IRS Form W-9. If you elect not to have income tax withheld from your withdrawal, 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 (**you MUST also submit or have an IRS Form W-9 on file with us**).

Withhold \$ _____ or _____% of federal income tax.

The dollar amount or percent must equal at least 10% of the taxable portion of your withdrawal. If the amount requested is less than 10% of the taxable portion of your distribution, John Hancock will default to 10%.

3b. State Income Tax Withholding

State income tax withholding may also apply to your distribution. The applicable state withholding rules are outlined below. Please note that state income tax applies even if the state allows you to elect out of withholding. If you choose the Automatic Distribution Program and your state allows you to make a withholding election, the election you make will remain in effect until you notify us to change it.

- **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 distribution. You cannot elect out of state withholding when federal tax is withheld.
 - * **If you reside in Virginia** and you elect out of federal withholding, you are not subject to state withholding. However, state income tax will still apply. Virginia does not permit state withholding on any distribution from an IRA. If your contract is a 403(b) or other qualified contract, you may request that we withhold Virginia income tax from your withdrawal by providing us with a completed Form VA-4P.
- **If you reside in Arkansas**, state withholding is required when federal taxes are withheld. We will apply the Arkansas default withholding rate to the taxable portion of your distribution. However, you can elect out of Arkansas state withholding by providing us with a complete Form AR4P.
- **If you reside in the District of Columbia**, withholding is required if the distribution results in a full surrender of your contract. We must withhold using the District's highest income tax rate.
- **If you reside in Vermont**, state withholding will apply whenever federal tax is withheld, unless you instruct us otherwise.
 - Please DO NOT withhold Vermont taxes.
- **If you reside in Michigan**, state tax withholding requirements depend on your age and the amount of the distribution. Please provide a completed Michigan Form W-4P to claim any exemptions.
- **If you reside in North Carolina or Oregon**, you may elect to have state tax withheld or not to have state tax withheld. If you elect to have state income tax withheld we will apply the state's default withholding rate.
 - Please DO NOT withhold state income taxes. Please withhold state income tax at the default rate determined by my state.
- **If you reside in Connecticut**, state income tax withholding is mandatory. You must provide a completed Connecticut Form CT W-4P. If you do not provide the CT W-4P, we must withhold 6.99% of the taxable portion of your distribution (6.99% of the total amount distributed for IRAs).
- **If you reside in California, Georgia, Indiana, Maryland, Missouri, Montana, New Jersey, or New Mexico**, 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.
 - Please DO NOT withhold state income taxes. Please withhold: _____ (Whole Dollar amount of at least \$10)
- **If you reside in Wisconsin**, you may elect to have state tax withheld. If you elect to have state tax withheld, you must specify a whole dollar amount of at least \$10. We will not withhold Wisconsin tax unless you enter an amount below. You may not elect to have state tax withheld on a withdrawal from a non-qualified annuity contract.
 - Please DO NOT withhold state income taxes. Please withhold: _____ (Whole Dollar amount of at least \$10)
- **If you reside in Alaska, Arizona, Florida, Hawaii, Kentucky, Mississippi, Nevada, New Hampshire, New York, Ohio, Pennsylvania, Rhode Island, South Dakota, Tennessee, Texas, Washington, or Wyoming**, either your state has no applicable income tax or the state has no provision for withholding on withdrawals from a qualified plan or contract. Therefore, we cannot withhold state tax.
- **If you reside in a state not listed above, state tax withholding is completely voluntary. If you would like state taxes withheld, please provide a whole dollar amount of at least \$10 or a percentage to be withheld:**
 - Please withhold \$ _____ or % _____ for state income tax.

Withholding for Non-U.S. Persons

If you are not a U.S. person, the above withholding rules do not apply to you. Instead, we are required to withhold 30% of the taxable portion of your distribution, unless your tax residence is in a country which has a tax treaty with the United States and that treaty provides an exemption or a reduced withholding rate for income distributed from a qualified retirement plan or contract. To claim the benefit of a tax treaty, you must provide a properly completed IRS Form W-8, which must include either a Taxpayer Identification Number issued by your country of tax residence or a U.S. Taxpayer Identification Number. If your country of tax residence has not issued you a Taxpayer Identification Number, and you do not have a U.S. Taxpayer Identification Number, you may apply for a U.S. number by submitting Form W-7 to the IRS. IRS Forms W-7 and W-8 and their instructions are available on the IRS website at www.irs.gov.

Issuer: John Hancock Life Insurance Company (U.S.A.), Lansing, MI (not licensed in New York)
Issuer in NY: John Hancock Life Insurance Company of New York, Valhalla, NY

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. **Regular Mail (address of record)** – The proceeds will arrive within 5-7 business days.

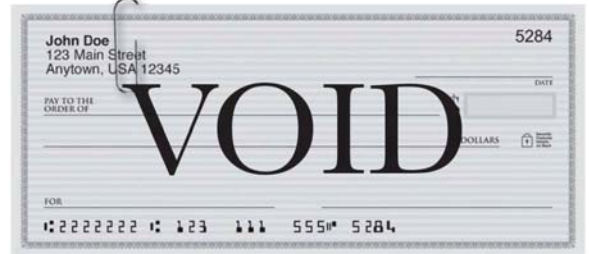
Option 2. Please send the proceeds to an alternate address.

IMPORTANT: A Signature Guarantee is required if you choose to have the proceeds sent to an alternate address. The Signature Guarantee must be original; facsimiles will not be accepted.

Owner's Address (Street) _____ City _____ State _____ Zip Code _____

Option 3. **Electronic Fund Transfer (EFT)** – The proceeds will generally arrive in your bank account within 3-5 business days. **If John Hancock does not have your banking instructions on file, in good order with a Medallion Signature Guarantee (MSG), your distribution will be sent to you address of record by regular mail.**

- Please send the proceeds to my checking account.** Attach a voided check here. **Deposit slips and starter checks are not accepted.** The voided check must be in the name of the Contract Owner. We cannot send funds to any bank account with a POA, Guardian, Conservator, or other fiduciary included in the bank registration unless there is an indication of their fiduciary status preprinted on the check from the bank. Example: Jane Smith, POA
- Please send the proceeds to my savings account.**



IMPORTANT: Please include a letter from your financial institution (on their letterhead) that indicates the following information: the routing/ABA number, the account number, the account type (checking or savings), and the owner(s) of the bank account. **The letter must be signed by an authorized party at the financial institution along with all contract owner(s) to certify that the information provided is correct.**

Please also complete the following information below.

Financial Institution _____ Routing/ABA number _____

Account Number _____ Account Name _____

5. Signatures and Authorization

Medallion Signature Guarantees.

- Have you selected electronic fund transfer (EFT) as your payment delivery method and do not currently have an MSG for an EFT on file? Yes No
- Have you changed the mailing address on file with John Hancock within the last 30 days? Yes No
- Is the amount requested \$250,000 or over? Yes No
- Have you opted to have your check sent to an alternate address? Yes No

*Not applicable to New Jersey contracts.

If you answered "YES" to any of the questions above, you MUST obtain a Medallion Signature Guarantee (MSG). 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.

EFT Authorization

Contact Owner Authorization

I hereby authorize John Hancock Life Insurance Company (U.S.A.) ("John Hancock") to deposit annuity payments directly to my bank, savings and loan, or credit union (financial institution) account, as indicated above. I authorize the financial institution identified above to accept such credit entries from John Hancock, and to credit my account at that financial institution in accordance with those credit entries. If an amount should be credited to my account in error (including any overpayment to my account), or after my death or ineligibility, I authorize and direct the financial institution designated on this form to debit my account and refund such amount to John Hancock. I agree to direct my joint account owners, executors, administrators, or assignees to refund to John Hancock any payments that are made following my death so that they may be redistributed to my beneficiary(ies) or contingent annuitant(s), if applicable. I agree to hold John Hancock harmless for any failure by my financial institution to credit my account or for any delay by my financial institution in crediting funds to my account.

I agree that this arrangement is made for my convenience, and that any payments directly received by me, rather than credited to my financial institution, as a result of mistake or otherwise, shall not subject John Hancock to any liability in excess of that owed to me under the applicable annuity contract. I understand that John Hancock is relying on the information that I have provided on this form, and further understand that John Hancock will not be liable for any losses or charges due to incorrect, outdated or incomplete information that has been provided on this form.

5. Signatures and Authorizations (continued)

If the financial institution account identified above is jointly owned, this authorization will not be effective without the signature of the joint bank account owner below.

This authorization will remain in effect until John Hancock receives a written notice from me stating otherwise and until John Hancock has had a reasonable chance to act upon such notice.

Joint Account Owner EFT Authorization

I agree to notify John Hancock upon the death of the contract owner and I agree to refund to John Hancock any payments that are made to the financial institution account identified above following the contract owner's death or ineligibility. I understand that I may be personally liable, both individually and as a joint owner of the account identified above, for the amount of all benefit or survivor benefit payments with due dates after the death of the contract owner. If I am entitled to any benefit from the applicable annuity contract as a beneficiary or contingent annuitant of the contract owner, the amount of liabilities may be deducted from the amount payable to me.

By signing below I am providing written permission for John Hancock Life Insurance Company (U.S.A.) to obtain a consumer report about me as part of its process to authenticate my identity and to protect against fraud. This consumer report will be used solely to validate that I am an authorized holder, user or signatory of the account used or to be used in connection with the current or future transfer of funds. John Hancock will notify me if any adverse action is taken on the basis of such report.

I have read and understand all six (6) pages of this form, including the "Instructions" section on page one.

SIGN HERE _____
Signature of Owner (or Trustee)

SIGN HERE _____
Signature of Co-owner (or Co-trustee, if applicable)
Joint Financial Institution Account Owner Signature (if applicable)

Today's Date (MM/DD/YYYY)

Today's Date (MM/DD/YYYY)

SIGN HERE _____
Signature of Assignee (if applicable)

SIGN HERE _____
Signature of Custodian (if applicable)

Today's Date (MM/DD/YYYY)

Today's Date (MM/DD/YYYY)



Medallion Signature Guarantee Stamp (if applicable)



Medallion Signature Guarantee Stamp (if applicable)

The MSG we receive must be an original; facsimiles or photocopies will not be accepted.

6. Submission Instructions

Please enclose and mail to:

National Contracts
John Hancock Annuities
Service Center
PO Box 55444
Boston, MA 02205-5444

New York Contracts
John Hancock Annuities
Service Center
PO Box 55445
Boston, MA 02205-5445

All Contracts
Overnight Deliveries
John Hancock Annuities
Service Center
30 Dan Road, STE. 55444
Canton, MA 02021-2809

Questions:
1-800-344-1029

To fax this form:
1-617-663-3160

www.jhannuities.com

Your account at your fingertips
Register at www.jhannuities.com

Issuer: John Hancock Life Insurance Company (U.S.A.), Lansing, MI (not licensed in New York)
Issuer in NY: John Hancock Life Insurance Company of New York, Valhalla, NY

Additional Information About Required Minimum Distributions (RMD)

IRAs and 403(b)s were created to encourage tax-deferred savings for retirement. However, there are limits on how long a contract owner can defer receiving taxable income from an IRA or 403(b) contract. IRA owners must begin taking distributions from their IRAs no later than April 1st of the calendar year following the calendar year they reach age 70½. For 403(b) contracts, the beginning date is April 1st of the calendar year following the later of the calendar year the owner reaches age 70½ or the calendar year the owner retires. Federal tax law dictates the rules for calculating these "required minimum distributions" or "RMDs." Once you have reached your required beginning date and begin taking RMDs, you may, in any given year, take out more than required, but no less than the required minimum. Once an IRA owner reaches their required beginning date for taking RMDs, John Hancock must report to the IRS on an annual basis that the IRA owner is required to receive a minimum distribution. See below for additional information if you have multiple IRAs or 403(b)s.

The calculation of the RMD amount must take into account the "entire interest" under the contract. Federal regulations define the entire interest under the contract as the account value as of December 31st of the prior calendar year plus the actuarial present value of any additional benefits provided under the contract during that year. This calculation method mainly impacts contracts issued with a rider benefit such as Guaranteed Minimum Death Benefit (GMDB) or Guaranteed Living Benefit (GLB). John Hancock includes the actuarial present value of such additional benefits in calculating RMDs.

Provided below is some general information on required minimum distributions. This is for informational 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 advisor for assistance. In addition, you should review IRS Publication 590-B, Distributions from 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 – April 1st of the calendar year following the calendar year the owner reaches age 70½ for IRAs; for 403(b), April 1st of the calendar year following the later of the calendar year the owner reaches age 70½ or the calendar year the owner actually retires.

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 – 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 following 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)s – The RMDs are calculated separately for each IRA and TSA you own. 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. IRAs may be aggregated only with other IRAs you own, and 403(b)s may be aggregated only with your other 403(b)s. You may not aggregate your own IRA or 403(b) contracts with an Inherited/Beneficiary contract. Please note that if you choose to withdraw an aggregated RMD amount from your John Hancock contract, the withdrawal amount in excess of the RMD amount calculated for your contract by John Hancock will be processed as a separate withdrawal. As such, if you choose to withdraw an aggregated RMD from your John Hancock contract, you may incur a withdrawal charge, and, for some contracts, may adversely affect the Guaranteed Withdrawal Amount and/or Lifetime Income Amount of a Guaranteed Minimum Withdrawal Benefit (GMWB) rider.

Rollover Distribution – A rollover distribution refers to an amount that a tax-qualified retirement plan may remit to John Hancock as an Additional Purchase Payment for a John Hancock annuity contract. A direct transfer is a non-taxable transfer from one IRA to another IRA. You may not roll over or transfer an RMD to an IRA or other qualified plan or contract.

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

Uniform RMD Table – Account owners are typically required to use the Uniform Lifetime Table when calculating their RMDs. Except in certain circumstances discussed in the Joint Life RMD Table section below, 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 403(b) holder, regardless of actual age difference.

Joint Life RMD Table – If an account owner's spouse is the sole beneficiary of his or her IRA or 403(b) and 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 in the account at all times during the distribution year.

Inherited/Beneficiary IRA Account Owner – If your contract is an Inherited/Beneficiary IRA, it is subject to different RMD rules. Do not use this form to request an RMD. Instead, please submit Form 1307195. However, if you are the surviving spouse of the original account owner, you may have elected to become the contract owner or to roll the proceeds to your own IRA. In either case, the contract would not be treated as an Inherited/Beneficiary IRA and you should use this form to request your RMDs. Your RMD payments must begin by April 1st of the year following the year you attain age 70½.

Withdrawal Charge – John Hancock is not currently charging withdrawal charges on RMDs as long as the request is made under the following conditions: a) the owner submits an RMD request using a John Hancock RMD form and b) the distribution amount requested is equal to the RMD calculations for the IRA or 403(b) indicated on the John Hancock RMD form. Withdrawal charges will apply if the distribution amount is greater than the contract's free amount and in excess of the RMD amount for the contract. Withdrawal charges will be waived for only the RMD amount calculated for the contract indicated on the form. Any additional amount withdrawn from the contract, such as an aggregated RMD amount, will be processed as a separate transaction and may incur a withdrawal charge.

John Hancock employees do not provide tax advice. Our intention in providing this form is to enable you to conveniently establish your Required Minimum Distribution. You should consult with your tax advisor if you have any questions about this or any other tax matter.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting*, later, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the instructions for Part II for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships*, earlier.

What is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

a. **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note: ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. **Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or “doing business as” (DBA) name on line 2.

c. **Partnership, LLC that is not a single-member LLC, C corporation, or S corporation.** Enter the entity’s name as shown on the entity’s tax return on line 1 and any business, trade, or DBA name on line 2.

d. **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a “disregarded entity.” See Regulations section 301.7701-2(c)(2)(iii). Enter the owner’s name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner’s name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity’s name on line 2, “Business name/disregarded entity name.” If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

Line 3

Check the appropriate box on line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3.

IF the entity/person on line 1 is a(n) . . .	THEN check the box for . . .
• Corporation	Corporation
• Individual • Sole proprietorship, or • Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.	Individual/sole proprietor or single-member LLC
• LLC treated as a partnership for U.S. federal tax purposes, • LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or • LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.	Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S= S corporation)
• Partnership	Partnership
• Trust/estate	Trust/estate

Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys’ fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2—The United States or any of its agencies or instrumentalities
- 3—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4—A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5—A corporation
- 6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7—A futures commission merchant registered with the Commodity Futures Trading Commission
- 8—A real estate investment trust
- 9—An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10—A common trust fund operated by a bank under section 584(a)
- 11—A financial institution
- 12—A middleman known in the investment community as a nominee or custodian
- 13—A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5 ²
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B—The United States or any of its agencies or instrumentalities

C—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G—A real estate investment trust

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I—A common trust fund as defined in section 584(a)

J—A bank as defined in section 581

K—A broker

L—A trust exempt from tax under section 664 or described in section 4947(a)(1)

M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, write NEW at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at www.SSA.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/Businesses and clicking on Employer Identification Number (EIN) under Starting a Business. Go to www.irs.gov/Forms to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to www.irs.gov/OrderForms to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.

You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.

You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions.

You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor*
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee

For this type of account:	Give name and EIN of:
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships*, earlier.

*Note: The grantor also must provide a Form W-9 to trustee of trust.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes.

Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at spam@uce.gov or report them at www.ftc.gov/complaint. You can contact the FTC at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see www.IdentityTheft.gov and Pub. 5027.

Visit www.irs.gov/IdentityTheft to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.