IRS Form 1099-R
A reference guide for reading your tax statement

What is a 1099-R?
IRS Form 1099-R is a tax statement that reports distributions from pensions, annuities, retirement plans, profit-sharing plans, IRAs, or insurance contracts. It reports taxable distributions from your annuity made in the year 2019.
- Form 1099-R is mailed to payees in late January.
- It includes both full and partial distributions.
- If you have more than one annuity with a taxable distribution, you will receive a 1099-R for each account.
- If you took a distribution from your IRA, even if the amount was rolled over into another IRA, you will receive a 1099-R.
- If your form shows federal income tax withheld, attach copy B of your 1099-R to your tax return and retain copy C for your files.
- If you transferred proceeds directly from one IRA to another IRA, or exchanged funds among subaccounts held in the same annuity, John Hancock is not required to report them and did not report them on your 1099-R.

Why did I receive a 1099-R?
You may have received this form for a number of reasons, including:
- Any distribution that was not a direct trustee-to-trustee transfer
- Any tax-reportable owner change
- Any defaulted 403(b) loan
- A Roth IRA conversion

Why is the rollover from my IRA reported on my 1099-R?
All distributions and rollover transactions are reportable to the Internal Revenue Service (IRS) on Form 1099-R. If your IRA was rolled over to another IRA investment, the new trustee will also report that amount to you and the IRS on Form 5498, which is typically mailed in May.

I have reviewed all of the information provided and I think there is a discrepancy. How can I correct this?
Please call our customer service representatives at 1-800-344-1029, Monday through Friday, between 8 a.m. and 6 p.m. Eastern Time.

Where can I get more help and/or information?
Due to varying individual tax circumstances and the complex nature of applicable tax laws, consult with your own tax professional and/or the IRS with specific tax questions.
The information displayed in your 1099-R is described below:

<table>
<thead>
<tr>
<th>Box</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Gross distribution</td>
</tr>
<tr>
<td>2a</td>
<td>Taxable amount</td>
</tr>
<tr>
<td>2b</td>
<td>Taxable amount not determined</td>
</tr>
<tr>
<td>3</td>
<td>Capital gain (included in box 2a)</td>
</tr>
<tr>
<td>4</td>
<td>Federal income tax withheld</td>
</tr>
<tr>
<td>5</td>
<td>Employee contributions/Designated Roth contributions or insurance premiums</td>
</tr>
<tr>
<td>6</td>
<td>Net unrealized appreciation in employer’s securities</td>
</tr>
<tr>
<td>7</td>
<td>Distribution code(s)</td>
</tr>
<tr>
<td>8</td>
<td>Other</td>
</tr>
<tr>
<td>9a</td>
<td>Your percentage of total distribution</td>
</tr>
<tr>
<td>9b</td>
<td>Total employee contributions</td>
</tr>
<tr>
<td>10</td>
<td>Amount allocable to IRR within 5 years</td>
</tr>
<tr>
<td>11</td>
<td>1st year of desig. Roth contrib.</td>
</tr>
<tr>
<td>12</td>
<td>State tax withheld</td>
</tr>
<tr>
<td>13</td>
<td>State/Payer’s state no.</td>
</tr>
<tr>
<td>14</td>
<td>State distribution</td>
</tr>
<tr>
<td>15</td>
<td>Local tax withheld</td>
</tr>
<tr>
<td>16</td>
<td>Name of locality</td>
</tr>
<tr>
<td>17</td>
<td>Local distribution</td>
</tr>
</tbody>
</table>

**PAYER’S name, street address, city or town, state or province, country, ZIP or foreign postal code, and phone no.**

John Hancock Life Insurance Company (U.S.A.)*
US Annuity Tax Team
PO Box 55444
Boston, MA 02205-5444
1-800-344-1029

**RECIPIENT’S TIN**

XXX-XX-6789

**RECIPIENT’S name**

Mr. John Doe

123 Main Street

Anytown, USA

**City or town, state or province, country, and ZIP or foreign postal code**

123 Main Street

Anytown, USA

**Account number (see instructions)**

Date of payment

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**Boxes 3, 6, 9a and 9b**

FATCA filing requirement, 15-17, and Date of payment are not applicable.

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**Box 11**

Roth rollover

The first year of the in-force plan Roth rollover.

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**Box 12**

State tax withheld

State tax withheld from your distribution.

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**Box 14**

State distribution

The portion of the distribution that is generally state taxable.

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* John Hancock Life Insurance Company of New York is authorized to issue annuities in New York. John Hancock Life Insurance Company (U.S.A.) is authorized to issue annuities in the other 49 states, Puerto Rico, and the District of Columbia. Venture Variable Annuities are distributed by John Hancock Distributors LLC, member FINRA.

If you believe that there is a discrepancy on your tax form, please call our customer service center at 1-800-344-1029 Monday through Friday, between 8 a.m. and 6 p.m. Eastern Time.

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