

What is an IRS 1099-R?

The 1099-R is a tax statement that reports distributions from pensions, annuities, retirement plans, profit sharing plans, IRAs, or insurance contracts.

The enclosed form reports taxable distributions from your annuity made in the year 2017.

- The 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, then 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.

Common questions

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 defaulted 403(b) loan
- Any tax reportable owner change
- 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 the 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 a customer service representative 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.


Notice of federal withholding

The income portion of your payments is subject to federal income tax withholding unless you elect not to have withholding apply.

The federal withholding election you previously made will remain in effect unless you notify us that you wish to change it for future payments. You may change withholding elections whenever you wish by contacting us at 1-800-344-1029 for instructions. Unless your state allows you to request a change, any state withholding will also continue.

If you elect not to have federal withholding apply to your payments, or if you do not have enough 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.

In order to elect out of federal withholding, you must provide John Hancock with a properly completed IRS Form W-9.

 **Delivery** Your account at your fingertips.
Fast. Simple. Secure.

Sign up online and get immediate, secure access to your account details and documents for free.

Visit www.jhannuities.com
or call 1-800-344-1029 to register.

The information displayed in your 1099-R is described below:

VOID CORRECTED

<p>PAYER'S country, a</p> <p>John Hancock Life Insurance Company (U.S.A.)* US Annuity Tax Team PO Box 55444 Boston, MA 02205-5444 1-800-344-1029</p> <p>PAYER'S federal identification number</p> <p>Street address (including apt. no.) 123 Main Street</p> <p>City or town, state or province, country, and ZIP or foreign postal code Anytown, USA</p> <p>Amount allocable to IRR</p> <p>Form 1099-R</p>	<p>1 Gross distribution \$</p> <p>2a Taxable amount \$</p> <p>2b Taxable amount not determined <input type="checkbox"/></p> <p>3 Capital gain (included in box 2a) \$</p> <p>5 Employee contributions /Designated Roth contributions or insurance premiums \$</p> <p>7 Distribution code(s)</p> <p>11 1st year of desig. Roth contrib.</p> <p>FATCA filing requirement <input type="checkbox"/></p> <p>12 State tax withheld \$</p> <p>13 Local tax withheld \$</p>	<p>OMB No. 1545-0119</p> <p>2017</p> <p>Form 1099-R</p>	<p>Box 2a Taxable amount The portion of the gross distribution that is generally taxable unless box 2b is checked.</p> <p>4 Federal income tax withheld \$</p> <p>6 Net unrealized appreciation in employer's securities \$</p> <p>8 Other \$ %</p> <p>9a Your percentage of total distribution %</p> <p>9b Total employee contributions \$</p> <p>13 State/Payer's state no.</p> <p>14 State distribution \$</p> <p>16 Name of locality</p> <p>17 Local distribution \$</p>
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Box 1
Gross distribution
The total amount of your distribution.

Box 2a
Taxable amount
The portion of the gross distribution that is generally taxable unless box 2b is checked.

Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

Box 4
Federal income tax withheld
Federal income tax amount withheld from your distribution. If an amount other than zero is shown, attach copy B to your tax return and retain copy C for your records.

Box 5
Employee contributions
The total represents the amount of the original tax cost basis included in the distribution.

As an added privacy measure, John Hancock has truncated the first five digits of your Social Security number (SSN) on your 1099-R for 2017. Please note that John Hancock has provided your complete SSN to the IRS as required by law.

Box 7
Distribution codes
Please see the back of your 1099-R for an explanation of each code. For example:
1 = Early distribution
6 = 1035 exchange
7 = Normal distribution

Box 11
Roth rollover
The first year of the in-force plan Roth rollover.

Box 12
State tax withheld
State tax withheld from your distribution.

Box 14
State distribution
The portion of the distribution that is generally state taxable.

Boxes 3, 6, 8, 9a and b, FATCA filing requirement and 15-17 are not applicable.

*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.