



## Instructions for Rollover Contribution

### Section A - General Information

Complete contractholder name (trustee), contract number, participant's name, and social security number of participant.

### Section B - Rollover Amount

Each rollover contribution must be accompanied by this form, duly completed and signed by the trustee/authorized plan representative. Rollover amounts will not be invested in the participant's account under your plan's John Hancock USA group annuity contract unless accompanied by such form.

The rollover contribution check(s) should be made payable to the trustee of the plan For Benefit Of the participant.

Example: "Trustee of XYZ Corp Savings Plan FBO Jane Doe"

The trustee should then endorse the check(s) to John Hancock Life Insurance Company (U.S.A.).

### Section C - Designation of Rollover Amount

Your Third Party Administrator is responsible for keeping track of after-tax monies attributable to pre-1987 and post-1986 contributions. John Hancock USA does not record-keep this information.

Beginning in 2007, after tax contributions held in a Section 403(b) plan may be directly rolled over into a qualified 401(a) plan if your Plan permits and if certain conditions are satisfied. Please check with your Plan Administrator for details.

Indirect Roth 401(k) Rollover - If a distribution from a designated Roth 401(k) account is made to a participant and the participant then rolls over the distribution within 60 days from the date of the distribution, such a rollover is an indirect rollover. Only the portion of the distribution that is includible in gross income (i.e. earnings) is permitted to be rolled over in an indirect rollover.

First year of designated Roth Contribution under prior plan - Complete this item only if the rollover consists of Roth 401(k) contribution and the rollover is a direct rollover. If the year is not provided, we will use the first year in which the participant makes a regular Roth 401(k) contribution under this group annuity contract to determine if the participant's distribution satisfies the 5-year requirement of a "qualified distribution". You do not need to complete this item if the rollover from the Roth 401(k) account is not a direct rollover.

### Section D - Allocation instructions for rollover contribution

If you or the participant fails to check one of the boxes in Section D, the rollover contribution will be invested according to the participant's latest allocation instructions on file with John Hancock USA. In the absence of any such allocation instructions, the rollover contribution will be invested in the designated default investment option approved by the plan's Trustee, provided that John Hancock USA has been provided with the participant's first and last name and Social Security Number. Except as otherwise provided below, if Box B is checked, the investment instructions provided on this Form will apply to this rollover contribution only. If the participant wishes to make alternate allocation choices for existing or future contributions, the participant will need to provide revised instructions accordingly. **However, if you do not currently have investment instructions on record or are default enrolled, the options you provide in Section D will be applied to this rollover contribution and future contributions.**

If the trustee later determines that the rollover contribution was an invalid rollover contribution, the trustee is responsible for informing John Hancock USA and providing the necessary instructions to remove the contribution, plus any earnings attributable thereto, within a reasonable time after such determination.

If Box B is selected, please note the following instructions:

1. Indicate the selected investment option in Column A and the percentage allocation for that investment option in Column B.
2. Please use the three digit code or investment option name to identify allocation instructions. For the codes and investment option names, please refer to your quarterly statement, or consult the John Hancock USA website - [www.jhpensions.com](http://www.jhpensions.com)
3. Some fund companies charge redemption fees for fund shares sold within a specified period of time. Please visit our website or call our toll-free service line for more information.

### Signature(s)

Ensure that all appropriate signatures are on the form.



# Instructions for Rollover Contribution

## Section A - General Information

Contractholder name (trustee)	Contract Number
Participant Name (Last Name, First Name, Initial)	Social security number of participant

## Section B - Rollover Amount

Total rollover amount \$

## Section C - Designation of Rollover Amount - If you require assistance in identifying the correct money type, please consult your Third Party Administrator.

Pre-tax rollover amount \$

Please indicate the appropriate money type(s) and contribution amount(s).

Code	Description	Balance
EERC	401(a) Rollover	\$
EEIRA	IRA Rollover	\$
E457	Governmental 457(b) Rollover	\$
EE403	403(b) Rollover	\$
EESEP	SEP Rollover	\$
EESIR	SIMPLE IRA Rollover	\$
EESP	Spousal Beneficiary Rollover	\$

After-tax rollover amount \$

Please indicate the appropriate money type(s) and contribution amount(s). Money will not be invested until this information is received.

Description	Amount Attributable to Contribution	Amount Attributable to Earnings
401(a) Rollover	\$	\$
403(a) Rollover	\$	\$
Direct 403(b) Rollover	\$	\$
Direct Roth 401(k) Rollover	\$	\$
Indirect Roth 401(k) Rollover		\$

First year of designated Roth contribution under prior plan  Year

## Section D - Allocation instructions for rollover contribution - To be completed by participant.

I, the contractholder named above (or its authorized plan representative), hereby:

- certify that I have reasonably concluded that the the total rollover amount received by John Hancock USA with respect to the above mentioned participant is a valid rollover contribution (as defined in Treas. Reg. Section 1.401(a)(31)-1, Q&A 14 and acceptable under the terms of the company's plan); and
- direct John Hancock USA to invest the rollover contribution (select from the options below, as appropriate)
  - A  According to the participant's latest allocation instructions on file with John Hancock USA;
  - B  According to the instructions completed below.

	Column A Code/investment option name	Column B Indicate % to be allocated to new selection	Column A Code/investment option name	Column B Indicate % to be allocated to new selection
<b>Example</b>	123	100%		%
		%		%
		%		%
		%		%
		%		%
		%		%

Signature of participant	Name	Date
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## Section E - Signature

I understand that if I later determine that the rollover amount was an invalid rollover contribution, I am responsible for informing John Hancock USA and providing the necessary instructions to remove the contribution, plus any earnings attributable thereto, within a reasonable time after such determination.

Signature of trustee/authorized plan representative	Name	Date
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