

Tax Withholding Election for Periodic Payments

Fixed Products


Instructions

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Use this form to make your federal and any state tax withholding elections.


All or a portion of your pension and annuity payments may be taxed as income. Federal income tax withholding will apply to the taxable portion of your payments unless you elect not to have taxes withheld. If you elect not to have taxes withheld from your payments, or if the amount of withholding is less than your income tax, you will be responsible for paying the balance. In that case you may also be responsible for payment of estimated taxes during the year. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. Your state may also have tax withholding requirements or options. Please consult a qualified tax professional if you have questions regarding the tax implications of your specific circumstances.

Questions about this form?

 1-800-624-5155

Contact us:

 1-617-572-0355
 www.jhgroupannuities.com

 **See end of document
for return instructions**

1. Payee Information

Name (First) _____		(MI) _____	(Last) _____
Phone Number _____		Date of Birth (MM/DD/YYYY) _____	
Address (Street) _____		City _____	State _____ Zip Code _____
Group Annuity Contract Number _____		Customer/ID Number _____	

2. Federal Tax Withholding

You may elect not to have federal income tax withheld if you provide both a U.S. residence address and a properly completed Form W-9. You may revoke or change your withholding election at any time. Even if you elect not to have taxes withheld, you are liable for the payment of federal income tax on the taxable portion of your payments. If you do not make payments of estimated tax and do not have enough tax withheld, you may be subject to penalties under the estimated tax rules.

Do not withhold federal income tax.

Withhold federal income tax based on the marital status and allowances claimed below.

Please provide both your marital status and the specific number (including zero) of allowances you want to claim. Unless you indicate otherwise, we will calculate your federal income tax withholding as though you are married and claim three allowances.

Marital Status: Single Married Number of Allowances: _____

Please indicate if you want any additional dollar amount withheld from each payment: \$ _____

We will withhold as if you are single with zero allowances, unless you have provided us with a Form W-9.

3. State Tax Withholding

State withholding may also apply to the taxable portion of your payments. The state withholding rules are outlined below. If you reside in a state that gives you withholding options, you must provide the information or forms requested below. If you do not, we will apply state withholding based on your state's default rules. Where your state gives you withholding options, your withholding elections below, or the state's default withholding rules if you make no election, will remain in effect until you revoke or change them. Please note that state income tax will apply even if the state allows you to elect out of withholding.

The following states require state tax withholding whenever federal taxes are withheld. We will apply the state's default withholding rate to the taxable portion of your payments if you reside in Iowa, Kansas, Maine, Massachusetts, Nebraska, Oklahoma, or Virginia. Where state withholding is based on marital status and allowances claimed, we will apply the status and allowances you claimed for federal withholding unless you instruct us otherwise. You may not elect out of state withholding if federal tax is withheld.

If you reside in Virginia and elected out of federal withholding, you are not subject state withholding. State tax will still apply to the income portion of your payments, and you may request state withholding by providing a completed Form VA-4P.

If you are an individual residing in Connecticut, state income tax withholding applies to periodic payments, and you must provide a completed Connecticut Form CT-W4P. If you do not provide a properly completed Form CT-W4P, we must withhold 6.99% on any periodic payments. The Connecticut form is available in the Forms center on our website at www.jhgroupannuities.com.

If you reside in Michigan, state tax withholding requirements depend on your age and the amount of the payments. Please provide a completed Michigan Form W-4P to claim any exemptions.

If you reside in Georgia, state tax withholding requirements allow you to elect in or out of withholding. You must provide a completed Georgia Form G-4P to make your withholding election.

If you reside in Vermont, state tax withholding will apply whenever federal tax is withheld, unless you instruct us otherwise.

Do not withhold Vermont taxes.

If you reside in Puerto Rico, periodic distributions that will exceed an annual exemption amount are subject to 10% withholding. The annual exemption amount is based on your age.

The following states allow you to either elect in or elect out of state withholding: Arkansas, Arizona, California, Indiana, Maryland, Missouri, Montana, New Jersey, New Mexico, New York, North Carolina, Oregon, and Wisconsin.

If you reside in one of these states, do you want state income tax withheld? Yes No

If Yes, please provide the information requested below.

- If you reside in Arizona, please provide a completed Form A-4P, in which you elect a withholding percentage and any additional dollar amount you want to withhold.
- If you reside in California, Indiana, Maryland, Missouri, Montana, New Jersey, New Mexico, New York or Wisconsin, **please specify a whole dollar amount to withhold: \$** _____
The amount must be at least \$10 and we will withhold the requested amount from each payment you receive.
- If you reside in Arkansas, North Carolina or Oregon, please provide:
Marital Status: Single Married **Number of Allowances:** _____

4. 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 applicable exemption or reduced withholding rate. To claim the benefit of a tax treaty, you must provide a properly completed IRS Form W-8, which must include the foreign Tax Identifying Number issued by your country of tax residence or an explanation of why you do not have one. If you do not have a foreign Tax Identifying Number, you must include a U.S. Taxpayer Identification Number (TIN) on the Form W-8 to claim treaty benefits. If you do not have a U.S. TIN, you may apply for one 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.

5. Authorization

I hereby certify that the information on this form is true and correct and that I have read and understand this form. I understand and acknowledge that John Hancock will rely on the information I have provided on this form in order to process any benefits due me.

SIGN
HERE

Signature of Payee

Date (MM/DD/YYYY)

Submission Instructions

Please enclose and mail to:



Regular mail:

Fixed Products Administration
PO Box 55446
Boston, MA 02205-5664



Express mail:

Fixed Products Administration
30 Dan Road, STE 55446
Canton, MA 02021-2809



To fax this form:

1-617-572-0355



Questions:

1-800-624-5155



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