



Frequently asked questions about taxes and investing

Where can I access account- or tax-specific information for my account(s)?

Please click on the “Log in” link located at the top right-hand corner of our homepage and select “Mutual fund” under the Individual investors section.

If you’re an active registered user, please log in to your account to access this information. First-time users can click on the “First-time user” button to register as a new user and proceed to access this information.

* Note: To find account- or tax-specific information once you have logged in to your account:

- Choose the desired fund/account from your portfolio
- Select “Prior year tax information” from the services menu on the left-hand side of the page

Where can I access mutual fund-specific tax information?

Please visit our tax center’s “Fund-specific tax information” tab by clicking here.

When will my 2018 tax form mail?

For a mailing date calendar as well as information on tax forms, please visit our tax center’s “Sample forms and calendar” link within the “Taxpayer resources” tab by clicking here, or consult the information below.

Tax form calendar

Form type		Date mailed
1099-DIV 1099-B 1099-Q	1099-R 529-B	End of January
1042-S		Mid-March
5498-ESA		End of April
5498		End of May

Why do mutual funds pay capital gains?

When a mutual fund sells securities in its portfolio, it realizes gains or losses. If the fund’s gains exceed its losses, the fund is required to distribute net gains to all shareholders before the end of the calendar year. These distributions occur once or twice per year and are made primarily for tax reasons.

What’s a return of capital distribution?

A return of capital distribution is a distribution in excess of a fund’s current and accumulated earnings and profits. It’s generally a nontaxable distribution that reduces a shareholder’s cost basis of shares in the fund. The amount of the return of capital distribution will be reported in Box 3 of the 1099-DIV form.

What’s cost basis?

Cost basis is the amount you paid to acquire your shares; it’s used to determine the capital gain or loss on the sale of your shares. Shareholders with questions regarding how to calculate their cost basis should speak with their financial representative or personal tax advisor. Please note that John Hancock Investments will calculate and report cost basis information for covered shares—shares purchased on or after January 1, 2012, in non-retirement/noneducation saving accounts. For more information on cost basis reporting, please click here.

What’s the difference between record date, ex-date, and payable date?

Record date refers to the date on which shareholders of record are entitled to receive the dividend or distribution.

Ex-date is the date on which the net asset value (NAV) of the fund drops by the amount of the record date dividend or distribution.

Payable date is the date that dividend or distribution payments are sent to shareholders that don’t reinvest their

dividends or distributions. Shareholders who reinvest their dividends or distributions receive additional shares in their accounts through the distribution reinvestment program.

What information is reported on an IRS 1099-DIV tax form?

The IRS 1099-DIV tax form reports federally taxable capital gain and dividend distributions made during the year (or reinvested) on non-retirement, nonqualified accounts. It also reports any foreign tax paid during the year.

What information is reported on an IRS 1099-B tax form?

Shareholders who sold or exchanged shares from a non-retirement account or a non-money market account receive a 1099-B tax form. The 1099-B reports the amount of shares sold, the date of the sale, and the proceeds received from the sale. If the shares sold were originally purchased on or after January 1, 2012, the 1099-B tax form will include cost basis information.

To calculate a gain or loss on the sale of shares originally purchased on or before January 1, 2012, shareholders need to determine their cost basis. Shareholders with questions regarding how to calculate their cost basis should speak with their financial representative or personal tax advisor.

Why haven't I received an IRS 1099-B tax form for my money market account?

Money market funds don't produce a 1099-B tax form as shares are generally bought and sold at a constant \$1.00 NAV, thus generating no gain or loss. However, when you sell shares from any other type of mutual fund, a 1099-B tax form is generated.

What information is reported on an IRS 1099-R tax form?

The 1099-R tax form is generally used to report distributions from pensions, annuities, profit-sharing and retirement plans, IRAs, and insurance contracts. The following are some of the items included on the form: the gross distribution paid during the given tax year, the amount of the distribution that's taxable, the federal income tax that has been withheld, and a code that identifies the type of distributions made to the holder of the plan.

What information is reported on an IRS 5498 tax form?

The 5498 tax form reports the fair market value of your IRA at year end, any rollovers and contributions made to your traditional, Roth, SEP, or SIMPLE IRA, and any recharacterizations of an IRA contribution.

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