

Introduction

Instructions

Please use this form to make a one-time annual contribution, rollover contribution, or recurring contribution into your existing John Hancock custodial traditional IRA, Roth IRA, SEP IRA, or Coverdell ESA account. Please print in all capital letters and use black ink.


Special considerations

Contribution rules are often complex. If you have questions regarding a contribution, please consult with a tax professional or refer to IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*, for more information. This publication is available on the IRS website at irs.gov or by calling 800-TAX-FORM.

Contact us

 **Website**
jhinvestments.com

 **Phone**
 800-225-5291

 **Return instructions**
 See the end of this form for return instructions.

1. Type of account (check one)

- ☐ Traditional IRA
 ☐ Roth IRA
 ☐ SEP
 ☐ Coverdell Education Savings Account (ESA)

2. Your information

Owner's name (First) _____ (MI) _____ (Last) _____ Suffix _____
 Date of birth (MM/DD/YYYY) _____ Owner's phone number _____ ☐ Home ☐ Mobile

3. Type of contribution

Contribution type (Select one of the following options)

- ☐ **Regular IRA/Roth IRA contribution**
- The total amount you may contribute for any tax year cannot exceed the lesser of the published annual limit or 100% of your earned income and other eligible compensation.
 - If you also maintain a Roth IRA, the maximum contribution to your traditional IRA is reduced by any contributions you make to your Roth IRA.
 - You may contribute for the prior tax year up until your tax filing deadline for that year, not including extensions. Designating a contribution for the prior year is irrevocable.
 - If you're age 50 or older by the end of the year, you may be eligible to make an additional catch-up contribution to an IRA for that tax year.
- ☐ **SEP contribution**
- The total amount you may contribute to your SEP IRA cannot exceed the published annual limit.
 - SEP contributions are reported for the year in which the contribution is made.
 - SEP contributions will be designated as employee contributions, unless otherwise noted below.
 - Your employer may make SEP contributions within the published annual limits. If this contribution should be designated as an employer contribution, please check here ☐

3. Type of contribution (continued)

☐ **Coverdell ESA contribution**

- The total amount you may contribute to your Coverdell ESA cannot exceed the published annual limit.
- Contributions can be made by anyone whose income does not exceed certain limits.
- The designated beneficiary must be under the age of 18 to receive contributions, unless exempt due to special needs.

☐ **Rollover contribution**

- A rollover is distribution from an IRA or eligible employer-sponsored retirement plan that is being deposited into your John Hancock custodial IRA account.
- You're permitted to roll over only one distribution from an IRA (traditional IRA, Roth IRA, SEP IRA, or SIMPLE IRA) in a 12-month period, regardless of the number of IRAs you own. There is no limit to the number of rollovers you may perform from any of your eligible employer-sponsored retirement plans to an IRA.
- Any required minimum distributions paid to an IRA owner or beneficiary may not be rolled over.
- A rollover generally must be completed within 60 days from the date you receive the assets.
- A rollover contribution of Roth IRA assets may only be made to a Roth IRA.
- A rollover contribution of assets distributed from a SIMPLE IRA after the two-year waiting period may be made to a traditional or SEP IRA.
- A Coverdell ESA may be rolled over to a Coverdell ESA for the same designated beneficiary or a qualified family member.
- In some situations, the IRS allows repayments and rollovers due to special circumstances, such as federally declared disasters, coronavirus-related distributions, and others described in IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*. If your contribution is being made under one of these special circumstances, please indicate the reason and tax year it should be applied to.

Reason

Tax year

☐ **529 plan (qualified tuition plan) to Roth IRA**

- Assets from your 529 plan that have been maintained for 15 or more years may be paid directly to your Roth IRA if the funds have been in the 529 plan for at least five years.
- You must be eligible to make a Roth IRA contribution and the amount counts toward your Roth IRA contribution limit for the year.
- The total that you may roll over from a 529 plan during your lifetime may not exceed \$35,000. This amount is reported as a regular Roth IRA contribution on IRS Form 5498.

4. Contribution amount and frequency

Please complete Part A or Part B.

A. Immediate one-time contribution

Fund 1

Fund name

Account number

Please contribute \$_____ to my account as indicated above. For non-rollover contributions, please indicate the tax year for which the contribution should be applied _____. If the tax year isn't indicated, or the contribution is received after the IRS deadline for prior-year contributions, the current tax year will be applied.

Fund 2

Fund name

Account number

Please contribute \$_____ to my account as indicated above. For non-rollover contributions, please indicate the tax year for which the contribution should be applied _____. If the tax year isn't indicated, or the contribution is received after the IRS deadline for prior-year contributions, the current tax year will be applied.

4. Contribution amount and frequency (continued)

B. Future recurring contributions ☐ New request ☐ Update existing

Fund 1

Fund name

Account number

Withdraw \$_____ per month from the bank account named below and invest it in the account identified in Section 2.

Initiate the withdrawals on day _____ of (check one): ☐ each month **or** ☐ each quarter beginning _____
(MM/DD/YYYY)

Fund 2

Fund name

Account number

Withdraw \$_____ per month from the bank account named below and invest it in the account identified in Section 2.

Initiate the withdrawals on day _____ of (check one): ☐ each month **or** ☐ each quarter beginning _____
(MM/DD/YYYY)

Note: All IRA and Roth IRA contributions will be current year contributions. If no withdrawal date is selected above, we'll default to the 15th of each month.
Please allow five business days to establish recurring investments.

5. Method of payment

Please select one of the following methods of payment.

☐ A check is enclosed. Checks must be made payable to John Hancock Signature Services, Inc. Starter or third-party checks aren't accepted.

☐ Please use my existing bank account information. Bank account number _____

☐ Please add new bank account information. Attach a voided check or bank deposit slip, preprinted with your account information. For security purposes, the name of the bank account should match the name provided in Section 2 and must be in place at least 15 calendar days before it can be used for an outgoing wire.

Note: If another individual exists on the bank account, or the bank account belongs to a third party, you'll need an additional form. All parties should complete the adding bank information form, found at jhinvestments.com.

By providing my bank information, I authorize you (John Hancock Signature Services, Inc.) to charge to my account checks made payable to the order of John Hancock Signature Services, Inc. I'm aware that your rights with respect to each check shall be the same as if I had signed the check personally and drawn it on John Hancock Signature Services, Inc. This authority is to remain in effect until I revoke it in writing, and until you actually receive such notice, I agree that you shall be fully protected in honoring the check. If any check should be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever.

By adding this bank account, I'm providing written permission for John Hancock Signature Services, Inc. to obtain a consumer report about me as part of its process to authenticate my identity and to protect against fraud. This consumer report will be used solely to validate that I'm an authorized holder, user, or signatory of the account used or to be used in connection with the current or future transfer of funds. They will notify me if any adverse action is taken on the basis of such report.

6. Signature

I certify that all of the information provided by me is accurate and may be relied upon by the trustee or custodian. I certify that the contribution described above is eligible to be contributed to the account and I authorize the deposit to be invested in the manner described above.

I understand that the contribution cannot be postdated, or specify a particular date, price, or other condition. If the purchase order is received in good order, the trade will be executed at the next net asset value (NAV) to be calculated. I acknowledge that neither the custodian, Manulife John Hancock Investments, nor any of their agents has made any representations about the tax consequences of this transaction. I certify that this contribution is in accordance with the terms of the custodial agreement.

SIGN
HERE

Signature of the account owner

Date signed (MM/DD/YYYY)

Important: The signature must correspond exactly and without alteration with the name printed on your account statement.

7. Notary public signature (for mutual fund account owner signatures)

Note: Notarization is only required when adding new bank information.

County of _____ State of _____

On this _____ day of _____, _____ before me personally came _____

and _____ known to me (or satisfactorily proven) to be the person/people described in and who executed the foregoing instrument, and he/she/they duly acknowledge to me that he/she/they executed the same.

SIGN
HERE

Notary public signature and seal (If required by state)

Date signed (MM/DD/YYYY)

Note: If more space is needed to notarize additional signatures, please copy this page or attach an additional sheet.

8. Mail



Regular mail

John Hancock Signature Services, Inc.
P.O. Box 219909
Kansas City, MO 64121-9909

Express mail

John Hancock Signature Services, Inc.
801 Pennsylvania Avenue
Suite 219909
Kansas City, MO 64105-1307