

Introduction

Instructions

Use this form for John Hancock custodial accounts. This form allows you to designate or amend your beneficiary for all IRA types, Coverdell ESAs, and retirement plan accounts. Beneficiaries may also be added or changed by logging in to your account on our online portal. This form supersedes all previous designations. This beneficiary designation will apply to all of your Manulife John Hancock Investments mutual funds within the account type(s) indicated by you below. Please print in all capital letters and use black ink.

Contact us

 **Website**
jhinvestments.com

 **Phone**
800-225-5291

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

1. Shareholder information (For Coverdell ESAs, please use child's information)

Owner's name (First)	(MI)	(Last)	
Social Security number	Date of birth (MM/DD/YYYY)		
Address	City	State	Zip Code
Phone number	<input type="checkbox"/> Please update my current address on file to the new address listed here.		

2. Account type

- | | | | | |
|--|--|--|-------------------------------------|---|
| <input type="checkbox"/> Traditional IRA | <input type="checkbox"/> Roth IRA | <input type="checkbox"/> SIMPLE IRA | <input type="checkbox"/> SEP/SARSEP | <input type="checkbox"/> Add to all retirement accounts |
| <input type="checkbox"/> Coverdell ESA | <input type="checkbox"/> Money purchase plan | <input type="checkbox"/> Profit-sharing plan | <input type="checkbox"/> 403(b)(7) | |

3. Beneficiary designation

Designating beneficiaries is an important part of the estate planning process. Please take care in choosing your beneficiaries and, of course, make plans to periodically review your beneficiary designation to make sure no updates are needed. We've provided some basic information about this process below; however, if you have specific questions regarding how this will affect your estate plan, we recommend that you contact your tax advisor or estate attorney.

- You may change your beneficiary(ies) at any time after the initial designation by notifying John Hancock Signature Services, Inc., in writing, at the address provided on this form.
- If no beneficiaries are designated, or if there are no beneficiaries living at the time of your death, your estate will generally be entitled to your account assets.
- Percentages for beneficiaries must total 100 for each section. If not, transfers shall be made proportionally on the percentages stated. If no percentages are indicated, each primary beneficiary who survives you will receive equal percentages of your account.
- If multiple beneficiaries are listed and a beneficiary does not survive you, his or her percentage will be divided equally among the remaining beneficiaries.
- Contingent beneficiaries are entitled to receive your account only if there are no surviving primary beneficiaries at the time of your death.
- For trusts, please list the trust name, the name of the trustees, and the trust establishment date.
- For Coverdell ESA accounts, if a named designated death beneficiary is a qualified family member under the age of 30 on the date of the designated beneficiary's death, then the designated death beneficiary shall assume the ESA as his/her own. Consequently, the ESA retains its status, and no tax consequences will result from the transfer. The age 30 limitation may be waived for a designated death beneficiary with special needs.
- Manulife John Hancock Investments reserves the right to round up fractional share distributions.

3. Beneficiary designation (continued)

ALL INFORMATION MUST BE COMPLETED.

Name of primary beneficiary(ies)	SSN/tax ID#	% share	Date of birth/trust	Relationship to owner	Name of custodian if beneficiary is a minor
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
TOTAL:		_____	(Must add up to 100%)		
Name of contingent beneficiary(ies)	SSN/tax ID#	% share	Date of birth/trust	Relationship to owner	Name of custodian if beneficiary is a minor
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
TOTAL:		_____	(Must add up to 100%)		

4. Spousal consent

Spousal consent is required if your spouse isn't named as sole beneficiary and your account is a money purchase plan or profit-sharing plan. Spousal consent is also required if your spouse isn't named as sole beneficiary and you reside in a community or marital property state. Your spouse's signature must be notarized.

As the spouse of the account owner named in Section 1, I hereby waive my right to be the sole primary beneficiary of this account. I understand that by waiving my right, account assets will be paid to the primary or contingent beneficiary(ies) listed on the death of my spouse. I hereby consent to the beneficiary designation(s) stated in Section 3.

SIGN
HERE

Signature of spouse

Date signed (MM/DD/YYYY)

On _____, 20_____, before me, _____, notary public, personally appeared
Notary's name

_____, who has satisfactorily identified him/herself as the signer of the above.
Spouse's name

SIGN
HERE

Notary signature

Affix notary stamp here

My commission expires _____

5. Signature

The terms and conditions of this beneficiary designation are construed and administered according to the laws of the Commonwealth of Massachusetts. Any addition to, deletion from, or change to this form is void unless approved in writing by Manulife John Hancock Investments. Beneficiary designations become effective when delivered to and received by John Hancock Signature Services, Inc., during the account owner's lifetime, and will remain in effect until we're notified otherwise in writing.

Each of the undersigned agrees to indemnify John Hancock Signature Services, Inc., Manulife John Hancock Investments, and John Hancock Investment Management Distributors LLC against any loss, claim, or expense (including reasonable attorney's fees) to the extent that any transfer effected pursuant to these instructions is alleged or found for any reason to have been invalid or ineffective, and transfer is subject to the condition that John Hancock Signature Services, Inc. and John Hancock Investment Management Distributors LLC will be entitled to attach or debit the account of the beneficiary to the extent necessary to enforce our rights to this indemnity.

SIGN
HERE

Signature of owner

Date signed (MM/DD/YYYY)

6. Mail

Please enclose and mail to:



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



John Hancock Investment Management distributors LLC, Member FINRA, SIPC
200 Berkeley Street, Boston, MA 02116, 800-225-5291, jhinvestments.com
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