

## Introduction

### Instructions

Use this form to convert a traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA, unless you are enclosing a check for the amount of your traditional IRA assets. If you are establishing a new Roth IRA, you must also attach a completed John Hancock Investment Management IRA adoption agreement. Please print in all capital letters and use black ink.

### Special considerations

A conversion from a traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA is a taxable event that will be reported to the Internal Revenue Service (IRS) by your IRA custodian or trustee. Please consult with your tax advisor regarding the financial effects of this conversion. Please refer to page 4 for additional withholding information.

### Questions about this form?

☎ 800-225-5291

### Contact us:

☎ 800-225-5291

🌐 [jhinvestments.com](http://jhinvestments.com)

☑ See the end of the form for return instructions

## 1. Your current account

First name \_\_\_\_\_ MI \_\_\_\_\_ Last name \_\_\_\_\_ Suffix \_\_\_\_\_

Residential address or place of business (No P.O. boxes except A.P.O. or F.P.O. boxes) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip code \_\_\_\_\_

Social Security number \_\_\_\_\_ Phone number \_\_\_\_\_  Home  Mobile

Type of account converting:  Traditional IRA  SEP IRA  SIMPLE IRA (after two-year holding period)

**Note:** If you are 73 or older, you must take any required minimum distribution before converting. Each conversion carries its own five-year requirement. Consult IRS Publication 590-B, *Distributions from Individual Retirement Arrangements*, for details or consult with your financial professional.

## 2. Fund selection

### A. Convert my John Hancock IRA to a John Hancock Roth IRA.

Please convert  100% or  \_\_\_\_\_% or  \$\_\_\_\_\_ of my John Hancock IRA to a John Hancock Roth IRA from the following accounts, and maintain my present fund allocation.

I have attached a John Hancock IRA adoption agreement for a Roth IRA.

**Note:** If you have an existing systematic investment or withdrawal on your IRA account, and you convert 100% of your assets to a Roth IRA, the systematic investment or withdrawal will automatically be discontinued. If you wish to move the systematic investment or withdrawal to your new Roth IRA account, please check the box below.

Please move my existing IRA systematic investment/withdrawal to my Roth IRA.

Fund name	A	C	Account number	% or \$

### B. Convert my IRA from another trustee/custodian to a John Hancock Roth IRA.

Please liquidate  all or  part \$\_\_\_\_\_ of the IRA accounts listed below, and transfer the proceeds to my John Hancock Roth IRA  immediately or  at maturity (if applicable). I have attached a John Hancock IRA adoption agreement for a Roth IRA.

**2. Fund selection (continued)**

**C. Transfer my traditional IRA from another trustee/custodian to a John Hancock traditional IRA and then convert to a John Hancock Roth IRA.**

Please liquidate  all or  part \$\_\_\_\_\_ of the traditional IRA accounts listed below, and transfer the proceeds to my John Hancock traditional IRA  immediately or  at maturity (if applicable), then immediately convert my new traditional IRA to my John Hancock Roth IRA. I have attached a John Hancock IRA adoption agreement for both the traditional IRA and Roth IRA.

Please attach statements, certificates, or any other information about your existing plan.

Account number	Maturity date (If applicable)
_____	_____
_____	_____
_____	_____
_____	_____

Resigning trustee/custodian \_\_\_\_\_

Address of resigning trustee/custodian \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip code \_\_\_\_\_

Phone number \_\_\_\_\_

**3. Withholding election (Form W-4R/OMB No. 1545-0074)**

**Federal withholding**

Your withholding rate is determined by the type of payment you will receive. **For nonperiodic payments, the default withholding rate is 10%.** You can choose to have a different rate by entering a rate between 0% and 100% on the line below. Generally, you can't choose less than 10% for payments to be delivered outside of the United States and its territories. (See the Withholding instructions in Appendix A for more information.)

If you elect to have no federal taxes withheld from your conversion, or if you do not have enough federal income tax withheld from your conversion, you are still liable for the payment of the federal income tax. You may also incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

Complete this section if you would like a rate of withholding that is different from the default withholding rate. See the instructions and the Marginal Rate Tables in Appendix A for additional information. Enter the rate as a whole number (no decimals)

Withhold \_\_\_\_\_% in federal income tax  Do not withhold federal income tax.

**State withholding**

If you live in one of the mandatory withholding states and request federal taxes to be withheld from your distribution, John Hancock will also withhold your state's minimum required tax. If state tax is withheld from the distribution, the amount you requested in Section 3 will decrease by the amount withheld.

**Residents of Connecticut** will have mandatory state income taxes withheld from lump sum (total) distributions regardless of federal income-tax withholding. If making a partial distribution, you may request a dollar amount of additional or reduced withholding by completing and attaching Form CT-W4P, *Withholding Certification for Pension or Annuity Payments*, to this request. This form can be found on your state's website. In the absence of this form, John Hancock will withhold your state's minimum required tax.

**Residents of Iowa** will have mandatory state income taxes withheld regardless of federal income-tax withholding unless they qualify for a retirement income exclusion, as defined by the Iowa Department of Revenue. John Hancock will withhold the state's minimum required tax from your distribution unless you certify you are exempt by selecting "Do not withhold Iowa state taxes" below.

Do not withhold Iowa state taxes.

**Residents of Michigan** will have state income taxes withheld regardless of federal income-tax withholding. John Hancock will withhold the state's minimum required tax from your distribution unless you select "Do not withhold Michigan state taxes" below.

Do not withhold Michigan state taxes.

**Residents of Minnesota** will have state income taxes withheld regardless of federal income-tax withholding. John Hancock will withhold 6.25% from your distribution unless you request a different percentage or dollar amount or opt out of withholding below.

Withhold \$\_\_\_\_\_ or \_\_\_\_\_% in Minnesota state taxes  Do not withhold Minnesota state taxes.

#### 4. Acceptance by the new custodian (John Hancock Life & Health Insurance Co.)

(To be completed by John Hancock Life & Health Insurance Co.)

We agree to accept custodianship and the transfer described above for the John Hancock Roth IRA established on behalf of the individual named above. John Hancock Life & Health Insurance Co. accepts its appointment as successor custodian of the above Roth IRA account and requests the liquidation of assets as indicated above.

Acceptance by Stella Mink  
Stella Mink—Vice President  
John Hancock Life & Health Insurance Co.

**Note:** This plan is not effective until its receipt has been acknowledged through a confirmation statement mailed by the custodian to the depositor.

#### 5. Signature, taxpayer identification number, and certification

**Note:** You must sign and enter your taxpayer identification number below. Your account cannot be established without this required information.

I acknowledge my responsibility for determining that this transaction qualifies as a conversion under IRS conversion regulations. I authorize the conversion of assets as indicated above. If I am establishing a new account, I hereby adopt this IRA/Roth IRA plan, appointing John Hancock Life & Health Insurance Co. to serve as custodian and to perform the administrative services of this plan. I have received and read the prospectus(es) for the fund(s) in which I am making my IRA/Roth IRA investment. In addition, I have received and read a copy of the IRA adoption agreement, custodial agreement, and disclosure statement, and I understand the eligibility requirements for the type of IRA deposit I am making, as well as any fees to which my account(s) may be subject. I understand that I am responsible for determining my eligibility for an IRA/Roth IRA each year I make a contribution, and that all contributions I make are within the limits set forth by the tax laws. I also assume complete responsibility for the tax consequences of any contributions (including rollover contributions) and distributions that I make and confirm that I have received and read a copy of the current IRS form W-4R and its withholding instructions. I acknowledge that identifying information is required before the account can be opened and is subject to verification by my financial professional, the fund, or its agents. If verification is unsuccessful, John Hancock may close my account, redeem my shares at the next net asset value, minus any applicable sales charges, and take other steps that it deems reasonable. I understand that, under certain circumstances, if no activity occurs in my account within a time period specified by my state's laws, my shares may be transferred to the appropriate state.

**Note:** The rules for transferring abandoned property vary state by state, so we suggest you contact your state's department of abandoned property if you have any questions regarding requirements.

##### Certification required of U.S. persons only (including U.S. citizens, U.S. resident aliens, or other U.S. persons)

Under penalties of perjury, I certify that:

- 1 The number shown below is my correct taxpayer identification number,
- 2 I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding,
- 3 I am a U.S. citizen or other U.S. person, including a U.S. resident alien (as defined in the IRS Form W-9 instructions), and
- 4 The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Note:** Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

Please note that, by signing this form, you declare that you make the above certifications under penalties of perjury. Under penalties of perjury, I certify the above statements.

**The IRS does not require your consent to any provision of this document other than the certification required to avoid backup withholding.**

SIGN  
HERE

\_\_\_\_\_  
Signature of depositor

\_\_\_\_\_  
Date signed (MM/DD/YYYY)

PRINT  
HERE

\_\_\_\_\_  
Social Security number of owner (Required)

Signature guaranteed by:

Your resigning trustee or custodian may require that your signature be guaranteed. Please call them for requirements.

**Note:** Signature guarantee should not be dated.

PRINT  
HERE

\_\_\_\_\_  
Print name of depositor

## 5. Signature, taxpayer identification number, and certification (continued)

**Exemptions:** See IRS Form W-9 instructions for exemption rules and exemption codes. Enter codes below, only if applicable. Generally, individuals are not exempt from backup withholding. FATCA codes apply to persons submitting this form for accounts maintained outside the United States by certain foreign financial institutions. If you are submitting this form for an account you hold in the United States, you may leave this field blank.

Exempt payee code (if any): \_\_\_\_\_

Exempt payee code (if any): \_\_\_\_\_

Exemption from FATCA reporting code (if any): \_\_\_\_\_

Exemption from FATCA reporting code (if any): \_\_\_\_\_

## 6. Mail



### Regular mail

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



### Express mail

John Hancock Signature Services, Inc.  
430 West 7<sup>th</sup> Street  
Suite 219909  
Kansas City, MO 64105-1407

# Withholding instructions

## Introduction

### Instructions

The withholding instructions should be used in conjunction with the Marginal Rate Tables to help you select the appropriate withholding rate for this distribution. The following pages are for your reference only. They do not need to be returned to John Hancock.

### Special considerations

The marginal rate table included is for the 2024 tax year. Marginal rates for a different tax year can be found on IRS form W-4R for that year on [www.irs.gov/forms](http://www.irs.gov/forms). Appendix A may be kept for your records. It does not need to be returned to John Hancock.

## Withholding instructions (Form W-4R/OMB No. 1545-0074)

### General instructions

Section references are to the Internal Revenue Code.

**Future developments.** For the latest information about any future developments related to Form W-4R, such as legislation enacted after it was published, go to [www.irs.gov/FormW4R](http://www.irs.gov/FormW4R).

**Purpose of form.** Complete Form W-4R to have payers withhold the correct amount of federal income tax from your nonperiodic payment or eligible rollover distribution from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See below for the rules and options that are available for each type of payment. Don't use Form W-4R for periodic payments (payments made in installments at regular intervals over a period of more than 1 year) from these plans or arrangements. Instead, use Form W-4P, *Withholding Certificate for Periodic Pension or Annuity Payments*. For more information on withholding, see Pub. 505, *Tax Withholding and Estimated Tax*.

**Caution:** If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. Your withholding choice (or an election not to have withholding on a nonperiodic payment) will generally apply to any future payment from the same plan or IRA. Submit a new Form W-4R if you want to change your election.

**Nonperiodic payments—10% withholding.** Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments unless you enter a different rate in the Withholding Election section. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld by entering “-0-” in the Withholding Election section. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

**Note:** If you don't give Form W-4R to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can't honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2024, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

**Payments to nonresident aliens and foreign estates.** Do not use Form W-4R. See Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*, and Pub. 519, *U.S. Tax Guide for Aliens*, for more information.

**Tax relief for victims of terrorist attacks.** If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-” in the Withholding Election section. See Pub. 3920, *Tax Relief for Victims of Terrorist Attacks*, for more details.

## Withholding instructions (Form W-4R/OMB No. 1545-0074) (continued)

### 2024 Marginal Rate Tables

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See the instructions for more information on how to use this table.

Single or married filing separately		Married filing jointly or qualifying widow(er)		Head of household	
Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
\$14,600	10%	\$29,200	10%	\$21,900	10%
\$26,200	12%	\$52,400	12%	\$38,450	12%
\$61,750	22%	\$123,500	22%	\$85,000	22%
\$115,125	24%	\$230,250	24%	\$122,400	24%
\$206,550	32%	\$413,100	32%	\$213,850	32%
\$258,325	35%	\$516,650	35%	\$265,600	35%
\$623,950*	37%	\$760,400	37%	\$631,250	37%

\* If married filing separately, use \$380,200 instead for this 37% rate.

### Specific instructions

**More withholding.** If you want more than the default rate withheld from your payment, you may enter a higher rate in the Withholding Election section.

**Less withholding (nonperiodic payments only).** If permitted, you may enter a lower rate in the Withholding Election section (including “-0-”) if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter “-0-”.

**Suggestion for determining withholding.** Consider using the Marginal Rate Tables above to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate. If these two rates are the same, enter that rate in the Withholding Election section. (See Example 1 below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate in the Withholding Election section. (See Example 2 below.)

If you prefer a simpler approach (but one that may lead to over withholding), find the rate that corresponds to your total income including the payment and enter that rate in the Withholding Election section.

**Examples.** Assume the following facts for Examples 1 and 2. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

**Example 1.** You expect your total income to be \$62,000 without the payment. Step 1: Because your total income without the payment, \$62,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$82,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Because these two rates are the same, enter “22” in the Withholding Election section.

**Example 2.** You expect your total income to be \$43,700 without the payment. Step 1: Because your total income without the payment, \$43,700, is greater than \$26,200 but less than \$61,750, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$63,700, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. The two rates differ. \$18,050 of the \$20,000 payment is in the lower bracket (\$61,750 less your total income of \$43,700 without the payment), and \$1,950 is in the higher bracket (\$20,000 less the \$18,050 that is in the lower bracket). Multiply \$18,050 by 12% to get \$2,166. Multiply \$1,950 by 22% to get \$429. The sum of these two amounts is \$2,595. This is the estimated tax on your payment. This amount corresponds to 13% of the \$20,000 payment (\$2,595 divided by \$20,000). Enter “13” in the Withholding Election section.

## Specific instructions (continued)

### Privacy Act and Paperwork Reduction Act Notice

The IRS asks for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request additional federal income-tax withholding from your nonperiodic payment(s) or eligible rollover distribution(s); (b) choose not to have federal income tax withheld from your nonperiodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your nonperiodic payments or eligible rollover distributions). To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s). Failure to provide a properly completed form will result in your payment(s) being subject to the default rate; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. The IRS may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income-tax return.

If you have suggestions for making this form simpler, the IRS would be happy to hear from you. See the instructions for your income-tax return.

For information about any John Hancock fund, please read the prospectus. The prospectus contains more complete information about factors that should be considered before investing, including investment objectives, charges, expenses, and risks. Please read the prospectus carefully before investing or sending money. For prospectuses, contact your financial professional, call John Hancock Investment Management at 800-225-5291, or visit our website at [jhinvestments.com](http://jhinvestments.com).



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