

Important Notice:

IRA Contributions & USPS Postmark Changes – What You Need to Know for the April 15th Deadline

Effective December 24, 2025, the United States Postal Service (USPS) has updated its postmarking process. This change may impact time-sensitive mail, including IRA contributions. Please review the information below to ensure your contribution to your John Hancock IRA is received on time.

What Has Changed?

- **USPS Postmark Date:** The postmark now reflects the date your mail is first processed by an automated sorting machine—not the date you drop it off at a mailbox or post office.
- **Possible Delay:** There may be a delay of several days between when you mail an item and when it receives a postmark.

Why This Matters for IRA Contributions

- **IRS Deadline:** IRA contributions must be postmarked by April 15th to count for the prior tax year.
- **Risk of Delay:** If you rely on automated postmarking, your contribution may be postmarked after the deadline—even if you mailed it on time.

How to Ensure Timely Postmarking

- **Make Your Contribution Online:**
The fastest and most reliable way to ensure your contribution is received on time is to make it online.
 - Log in to your [account](#) and submit your one-time IRA contribution securely.
 - Online contributions received before the close of the New York Stock Exchange (NYSE) (generally 4:00 Eastern Time on the days the NYSE is open) are processed immediately, eliminating any risk of postal delays.

Note: If your bank is not already connected to your account, you may need to add your bank information before making the contribution online.

- **Request a Manual Postmark:**
Visit a USPS retail location and ask for a manual postmark when you drop off your contribution.
 - This service is **free of charge**.
 - The manual postmark will reflect the actual date you mailed your item.
- **Mail Early:**
To avoid any risk, consider mailing your IRA contribution well in advance of the April 15th deadline.