

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.

JOHN HANCOCK LIFE & HEALTH INS CO  
MULTIMGR 2010 LT PORT A  
PO BOX 219909  
KANSAS CITY MO 64121-9909  
1 (800) 225-5291

RECIPIENT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code.

OMB No. 1545-0119

John Hancock Life & Health Insurance Company  
Custodian for the IRA of  
John Doe  
123 Any Street  
Anytown, MA 02116-1234

Copy B		
Report this income on your federal tax return. If this form shows federal income tax withheld in box 4, attach this copy to your return. This information is being furnished to the IRS.		
Fund-Acct. no. 21-1235	RECIPIENT'S TIN XXX-XX-1234	
1 Gross distribution 1,000.00	PAYER'S TIN 04-6568111	
2a Taxable amount 1,000.00	4 Federal income tax withheld 200.00	
2b Taxable amount not determined <input checked="" type="checkbox"/>	7 Distribution code(s) 7	IRA/SEP/SIMPLE <input checked="" type="checkbox"/>
Total distribution <input type="text"/>		
15 State/Payer's state no.		14 State tax withheld

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.

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Copy C For Recipient's Records		
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Copy 2		
File this copy with your state, city, or local income tax return, when required.		
Fund-Acct. no. 21-1235	RECIPIENT'S TIN XXX-XX-1234	
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15 State/Payer's state no.		14 State tax withheld

# Instructions for Recipient of Form 1099-R

Generally, distributions from retirement plans (IRAs, qualified plans, section 403(b) plans, and governmental section 457(b) plans), insurance contracts, etc., are reported to recipients on Form 1099-R.

**Qualified plans and section 403(b) plans.** If your annuity starting date is after 1997, you must use the simplified method to figure your taxable amount if your payer didn't show the taxable amount in box 2a. See the instructions for your tax return.

**IRAs.** For distributions from a traditional individual retirement arrangement (IRA), simplified employee pension (SEP), or savings incentive match plan for employees (SIMPLE), generally the payer isn't required to compute the taxable amount. See the instructions for your tax return to determine the taxable amount. If you're at least age 73, you must take minimum distributions from your IRA (other than a Roth IRA). If you don't, you're subject to an excise tax on the amount that should've been distributed. See Pub. 590-A and Pub. 590-B for more information on IRAs.

**Roth IRAs.** For distributions from a Roth IRA, generally the payer is not required to compute the taxable amount. You must compute any taxable amount on Form 8606. An amount shown in box 2a may be taxable earnings on an excess contribution.

**Loans treated as distributions.** If you borrow money from a qualified plan, section 403(b) plan, or governmental section 457(b) plan, you may have to treat the loan as a distribution and include all or part of the amount borrowed in your income. There are exceptions to this rule. If your loan is taxable, code L will be shown in box 7. See Pub. 575.

**Recipient's taxpayer identification number (TIN).** For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the payer has reported your complete TIN to the IRS.

**FATCA filing requirement.** This box is not included because it is not applicable.

**Fund-account number.** May show an account or other unique number the payer assigned to distinguish your account.

**Box 1.** Shows the total amount distributed this year. The amount may have been a direct rollover, a transfer or conversion to a Roth IRA, a recharacterized IRA contribution; or you may have received it as periodic payments, nonperiodic payments, or a total distribution. Report the amount on Form 1040, 1040-SR, or 1040-NR on the line for "IRA distributions" or "Pensions and annuities" (or the line for "Taxable amount") and on Form 8606, as applicable. However, if this is a lump-sum distribution, see Form 4972. If you haven't reached minimum retirement age, report your disability payments on the line for "Wages, salaries, tips, etc." on your tax return. Also report on that line permissible withdrawals from eligible automatic contribution arrangements and corrective distributions of excess deferrals, excess contributions, or excess aggregate contributions except if the distribution is of designated Roth contributions or your after-tax contributions or if you're self-employed.

If a life insurance, annuity, qualified long-term care, or endowment contract was transferred tax free to another trustee or contract issuer, an amount will be shown in this box and code 6 will be shown in box 7. If a charge or payment was made against the cash value of an annuity contract or the cash surrender value of a life insurance contract for the purchase of qualified long-term care insurance, an amount will be shown in this box and code W will be shown in box 7. You need not report these amounts on your tax return.

**Box 2a.** This part of the distribution is generally taxable. If there is no entry in this box, the payer may not have all the facts needed to figure the taxable amount. In that case, the first box in box 2b should be checked. You may want to get one of the free publications from the IRS to help you figure the taxable amount. For an IRA distribution, see IRAs and Roth IRAs, earlier. For a direct rollover, other than from a qualified plan, section 403(b) plan, or governmental section 457(b) plan to a designated Roth account in the same plan or to a Roth IRA, zero should be shown and you must enter zero (-0-) on the "Taxable amount" line of your tax return. If you roll over a distribution (other than a distribution from a designated Roth account) from a qualified plan, section 403(b) plan, or governmental section 457(b) plan to a designated Roth account in the same plan or to a Roth IRA, you must include on the "Taxable amount" line of your tax return the amount shown in this box plus the amount in box 6, if any.

If this is a total distribution from a qualified plan and you were born before January 2, 1936 (or you are the beneficiary of someone born before January 2, 1936), you may be eligible for the 10-year tax option. See the Form 4972 instructions for more information.

If you're an eligible retired public safety officer who elected to exclude from income distributions from your eligible plan used to pay certain insurance premiums, the amount shown in box 2a hasn't been reduced by the exclusion amount. See the instructions for your tax return for more information.

**Box 2b.** If the first box is checked, the payer was unable to determine the taxable amount, and box 2a should be blank, except for an IRA. It is your responsibility to determine the taxable amount. If the second box is checked, the distribution was a total distribution that closed out your account.

**Box 3.** This box is not included because it is not applicable.

**Box 4.** Shows federal income tax withheld. Include this amount on your income tax return as tax withheld. Generally, if you receive payments that aren't eligible rollover distributions, you can change your withholding or elect not to have income tax withheld by giving the payer Form W-4P or Form W-4R, as applicable.

**Boxes 5 and 6.** These boxes are not included because they are not applicable.

**Box 7.** The following codes identify the distribution you received. For more information on these distributions, see the instructions for your tax return. Also, certain distributions may be subject to an additional 10% tax. See the Instructions for Form 5329.

- 1 — Early distribution, no known exception (in most cases, under age 59½).
- 2 — Early distribution, exception applies (under age 59½).
- 3 — Disability.
- 4 — Death.
- 5 — Prohibited transaction.
- 6 — Section 1035 exchange (a tax-free exchange of life insurance, annuity, qualified long-term care insurance, or endowment contracts).
- 7 — Normal distribution.
- 8 — Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2024.
- 9 — Cost of current life insurance protection.
- A — May be eligible for 10-year tax option (see Form 4972).
- B — Designated Roth account distribution.

**Note:** If code B is in box 7 and an amount is reported in box 10, see the Instructions for Form 5329.

- D — Annuity payments from nonqualified annuities that may be subject to tax under section 1411.
  - E — Distributions under Employee Plans Compliance Resolution System (EPCRS).
  - F — Charitable gift annuity.
  - G — Direct rollover of a distribution to a qualified plan, a section 403(b) plan, a governmental section 457(b) plan, or an IRA.
  - H — Direct rollover of a designated Roth account distribution to a Roth IRA.
  - J — Early distribution from a Roth IRA, no known exception (in most cases, under age 59½).
  - K — Distribution of traditional IRA assets not having a readily available FMV.
  - L — Loans treated as distributions.
  - N — Recharacterized IRA contribution made for 2024 and recharacterized in 2024.
  - P — Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2023.
  - Q — Qualified distribution from a Roth IRA.
  - R — Recharacterized IRA contribution made for 2023 and recharacterized in 2024.
  - S — Early distribution from a SIMPLE IRA in first 2 years, no known exception (under age 59½).
  - T — Roth IRA distribution, exception applies.
  - U — Dividend distribution from ESOP under section 404(k).
- Note:** This distribution is not eligible for rollover.
- W** — Charges or payments for purchasing qualified long-term care insurance contracts under combined arrangements.

If the IRA/SEP/SIMPLE box is checked, you have received a traditional IRA, SEP, or SIMPLE distribution.

**Boxes 8–11.** These boxes are not included because they are not applicable.

**Boxes 12 and 13.** These boxes are not included because they are not applicable.

**Boxes 14 and 15.** If state income tax was withheld from the distribution, these boxes may be completed.

**Boxes 16–19.** These boxes are not included because they are not applicable.

**Note:** If you authorized more than one recharacterization and/or Roth IRA conversion during the tax year in the same account, the total dollar value of all recharacterizations will be aggregated, and the total dollar value of all conversions will be aggregated, and shown on one Form 1099-R. Please review your year-end statement for a detailed listing of the individual transactions that comprise those aggregated amounts. This will assist you in properly reporting on your income tax return and in completing Form 8606. To order a duplicate copy of your year-end statement, please call your account representative. For more information on how to report recharacterizations and conversions, refer to the IRS instructions for Form 8606.

**Additional information.** You may want to see:

Form W-4P	Form 4972	Form 5329
Form 8606	Pub. 525	
Pub. 560	Pub. 571	
Pub. 575	Pub. 590-A	
Pub. 590-B	Pub. 721	
Pub. 939	Pub. 969	