

TRUSTEE'S or ISSUER'S name, street address, city or town, state or province, country, ZIP or foreign postal code.

John Hancock Signature Services, Inc.
P.O. Box 219909
Kansas City, MO 64121-9909
jhinvestments.com
800-225-5291



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

John Hancock Life & Health INS CO
Custodian for the IRA of
John Smith
123 Any Steet
Anytown, MA 02116-1234

Copy B For Participant

Department of the Treasury-Internal Revenue Service

TRUSTEE'S or ISSUER'S TIN	13-3072894
PARTICIPANT'S TIN	XXX-XX-1234

(keep for your records)

TAX YEAR 2024

This information is being furnished to the IRS.

Corrected (if checked) ☐ (OMB No. 1545-0747)

FORM 5498 • IRA CONTRIBUTION INFORMATION • 2024											
(1) IRA contributions (other than amounts in boxes 2-4, 8-10, and 13a)	(2) Rollover contributions	(3) Roth IRA conversion amount	(4) Recharacterized contributions	(5) FMV of account as of 12-31-24	(8) SEP contributions	(9) SIMPLE contributions	(10) Roth IRA contributions	(11) If checked, required minimum distribution for 2025	(13a) Postponed/late contrib.	(13c) Code	(15a) FMV as of 12-31-24 of certain specified assets
FUND: Bond A					Fund-Acct. no.: 21-1234		(7) Type of IRA: IRA		(15b) Code(s):		
2,000.00	0.00	0.00	0.00	2,200.00	0.00	0.00	0.00	<input type="checkbox"/>	0.00		0.00
SUMMARY:											
2,000.00	0.00	0.00	0.00	2,200.00	0.00	0.00	0.00		0.00		0.00
FORM 5498											

Form 5498 Instructions for Participant

The information on Form 5498 is submitted to the IRS by the trustee or issuer of your individual retirement arrangement (IRA) to report contributions, including any catch-up contributions, rollovers, repayments, required minimum distributions (RMDs), and the fair market value (FMV) of the account. For information about IRAs, including reporting rollovers, repayments, and potential deductibility of contributions, see the instructions for Forms 1040, 1040-SR, and 8606; and Pubs. 560, 590-A, and 590-B.

Participant'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 trustee or issuer has reported your complete TIN to the IRS.

Fund-Account number. May show an account or other unique number the trustee or issuer assigned to distinguish your account.

Box 1. Shows traditional IRA contributions for 2024 you made in 2024 and through April 15, 2025. This box does not include amounts in boxes 2-4, 8-10, 13a, and 14a.

Box 2. Shows rollover contributions, including direct rollover contributions, you made in 2024 to an IRA (other than conversions done through a rollover contribution from a traditional IRA or traditional SIMPLE IRA to a Roth IRA or Roth SIMPLE IRA, which are reported on Box 3). Include a military death gratuity or SGLI payment to a Roth IRA. Any late rollover contributions are shown in box 13a.

Box 3. Shows the amount converted from traditional IRAs or traditional SIMPLE IRAs to Roth IRAs or Roth SIMPLE IRAs in 2024.

Box 4. Shows amounts recharacterized from transferring any part of the contribution (plus earnings) from one type of IRA to another.

Box 5. Shows the FMV of all investments in your account at year end. However, if a decedent's name is shown, the amount reported may be the FMV on the date of death. If the FMV shown is zero for a decedent, the executor or administrator of the estate may request a date-of-death value from the financial institution.

Box 6. This box is not included because it is not applicable.

Box 7. May show the kind of IRA reported on this Form 5498.

Boxes 8 and 9. Show SEP (box 8) and SIMPLE (box 9) contributions made in 2024, including contributions made in 2024 for 2023, but not including contributions made in 2025 for 2024.

Box 10. Shows Roth IRA contributions (and rollovers from a QTP) you made in 2024 and through April 15, 2025. Do not deduct on your income tax return.

Box 11. If the box is checked, you must take an RMD for 2025. An RMD may be required even if the box is not checked. If you do not take the RMD for 2025, you are subject to an excise tax on the amount not distributed.

Boxes 12a and 12b. These boxes are not included because they are not applicable.

Box 13a. Shows the amount of a late rollover contribution (more than 60 days after distribution) made in 2024 and certified by the participant, or a postponed contribution made in 2024 for a prior year. This amount is not reported in box 1 or 2.

Box 13b. This box is not included because it is not applicable.

Box 13c. Shows the applicable code for a postponed contribution amount shown in box 13a: FD (due to an extension of the contribution due date because of a federally designated disaster), PO (a rollover of a qualified plan loan offset), and SC (the self-certification procedure for a late rollover contribution).

Boxes 14a and 14b. These boxes are not included because they are not applicable.

Box 15a. Shows the FMV of the investments in the IRA that are specified in the categories identified in box 15b.

Box 15b. The following codes show the type(s) of investments held in your account for which the FMV is required to be reported in box 15a.

- A – Stock or other ownership interest in a corporation that is not readily tradable on an established securities market.
- B – Short- or long-term debt obligation that is not traded on an established securities market.
- C – Ownership interest in a limited liability company or similar entity (unless the interest is traded on an established securities market).
- D – Real estate.
- E – Ownership interest in a partnership, trust, or similar entity (unless the interest is traded on an established securities market).
- F – Option contract or similar product that is not offered for trade on an established option exchange.
- G – Other asset that does not have a readily available FMV.
- H – More than two types of assets (listed in A through G) are held in this IRA.

Note 1: This form lists your contributions, rollovers, conversions and fair market value for each account within the fund complex.

Note 2: 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 5498. 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.

