

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



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

BENEFICIARY'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 COVERDELL ESA
JOHN DOE
123 ANY STREET
ANYTOWN, MA 02116-1234

TAX YEAR 202%

Department of the Treasury-Internal Revenue Service
(keep for your records)

Copy B For Beneficiary

This information is being furnished to the IRS.

**BENEFICIARY'S
TIN**

XXX-XX-1234

**TRUSTEE'S/ISSUER'S
TIN**

13-3072894

Corrected (if checked) ☐ (OMB No. 1545-1815)

FORM 5498 - ESA • COVERDELL ESA CONTRIBUTION INFORMATION • 202%

Fund-Acct. no.	(1) Coverdell ESA contributions	(2) Rollover contributions
Fund: BOND A 21-1234	2,000.00	0.00
Summary	2,000.00	0.00
FORM 5498-ESA		

Form 5498-ESA Instructions for Beneficiary

The information on Form 5498-ESA is furnished to you by the trustee or issuer of your Coverdell education savings account (ESA) by April 30, 2024. Form 5498-ESA reports contributions and rollover contributions made for you for 2023. For more information about Coverdell ESAs, see Pub. 970.

Beneficiary's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

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

Box 1. Shows Coverdell ESA contributions made in 2023 and through April 15, 2024, for 2023 on your behalf. Do not deduct these amounts on your income tax return.

If the total contributions made to all your Coverdell ESAs for 2023 exceeded \$2,000, you must withdraw the excess, plus earnings, by May 31, 2024, or you may owe a penalty. You must keep track of your Coverdell ESA basis (contributions and distributions).

Box 2. Shows any rollover (including a direct rollover and contribution of a military death gratuity) you made in 2023. Generally, any amount rolled over from one Coverdell ESA to another Coverdell ESA for the benefit of the named beneficiary or a member of the beneficiary's family who is under age 30 (except for a beneficiary with special needs) is not taxable.

Future developments. For the latest information about developments related to Form 5498-ESA and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form5498ESA.

Free File Program. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

Note: This form separately lists your contributions and rollover contributions for each account within the fund complex. A summary of all your Coverdell ESA contributions for the entire fund complex is listed on the bottom of this form.