

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 2023

This information is being furnished to the IRS.

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

FORM 5498 • IRA CONTRIBUTION INFORMATION • 2023											
(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 12-31-23	(8) SEP contributions	(9) SIMPLE contributions	(10) Roth IRA contributions	(11) If checked, required minimum distribution for 2024	(13a) Postponed/late contrib.	(13c) Code	(15a) FMV as of 12-31-23 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, required minimum distributions (RMDs), and the fair market value (FMV) of the account. For information about IRAs, see Pubs. 590-A, 590-B, and 560.

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 2023 you made in 2023 and through April 15, 2024. These contributions may be deductible on your Form 1040 or 1040-SR. However, if you or your spouse was an active participant in an employer's pension plan, these contributions may not be deductible. This box does not include amounts in boxes 2–4, 8–10, 13a, and 14a.

Box 2. Shows any rollover, including a direct rollover to a traditional IRA or Roth IRA, or a qualified rollover contribution (including a military death gratuity or SGLI payment) to a Roth IRA you made in 2023. It does not show any amounts you converted from your traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA. They are shown in box 3. It does not show any late rollover contributions. They are shown in box 13a. See the Form 1040 or 1040-SR instructions for information on how to report rollovers. If you have ever made any nondeductible contributions to your traditional IRA or SEP IRA and you did not roll over the total distribution, use Form 8606 to figure the taxable amount. If property was rolled over, see Pub. 590-A. For a qualified rollover to a Roth IRA, also see Pub. 590-A.

Box 3. Shows the amount converted from a traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA in 2023. Use Form 8606 to figure the taxable amount.

Box 4. Shows amounts recharacterized from transferring any part of the contribution (plus earnings) from one type of IRA to another. See Pub. 590-A.

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 2023 including contributions made in 2023 for 2022, but not including contributions made in 2024 for 2023. If made by your employer, do not deduct on your income tax return. If you made the contributions as a self-employed person (or partner), they may be deductible. See Pub. 560.

Box 10. Shows Roth IRA contributions you made in 2023 and through April 15, 2024. Do not deduct on your income tax return.

Box 11. If the box is checked, you must take an RMD for 2024. An RMD may be required even if the box is not checked. If you do not take the RMD for 2024, you are subject to a 50% excise tax on the amount not distributed. See Pub. 590-B for details.

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 2023 and certified by the participant, or a postponed contribution made in 2023 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. For a participant who has used the self-certification procedure for a late rollover contribution, shows the code SC.

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.