

**Important Information about this Form**

- Use this form to request:
  - A loan default to be reported as a deemed distribution or,
  - A loan offset where there is no cash distribution
- If the participant address provided below is new or different than what is currently on record with John Hancock, we will update our records accordingly. Ensure your next census submission includes revised employee information to avoid your file superseding the information supplied on this form/attached listing.
- A Form 1099R-form will be issued by January 31 of the following year.
- This request is subject to the processing and procedure guidelines contained in John Hancock’s Administrative Guidelines for Financial Transactions (“AGFT”). The latest AGFT is available on the John Hancock plan sponsor website or you may contact your John Hancock representative for a copy.

*All changes must be initialed in pen (including numbers crossed out or changed using correction fluid).*

**Completed documents must be submitted on the website using the Submit a Document tool. For further assistance, contact your Client Account Representative.**

**1. General Information**

**The Trustee of** \_\_\_\_\_ **Plan (“the Plan”)** \_\_\_\_\_  
Contractholder Name Contract Number

\_\_\_\_\_  
Participant Name as displayed on your Social Security Card (Last Name, First Name, Initial) Participant Social Security Number (Full SSN Required)

\_\_\_\_\_  
Taxpayer Address for Form 1099-R – Street Address

\_\_\_\_\_  
City, State, Zip Code, Country

If you require additional space to list participants or you would prefer to send a paper listing containing the participant information, please check the applicable box below. You must ensure a Trustee/Authorized Signer has date, printed and signed your attached listing. Refer to the sample file layout located on the plan sponsor website for the required format of the attached listing.

**See attached spreadsheet – must also be dated, printed and signed by a Trustee/Authorized Signer.**

Note: If there is an excessive number of transaction requests with respect to your plan and John Hancock is unable to complete the requests that are “in good order” on or prior to the next market day after receipt, we will notify you or your designated contact as soon as administratively practicable to advise of the anticipated timeline for processing all the transactions.

**2. Request to Default Loan(s)**

The total outstanding loan balance(s) of the loan(s) indicated below for the above participant will be defaulted. The default loan will be reported as a deemed distribution. Loan default(s) will be processed at current date. Taxes will not be withheld. A Form 1099-R will be issued by January 31 of the following year. Contract level statements and confirmations will reflect the defaulted loan(s) as a deemed distribution. Transaction History information on our websites will reflect this event as a loan closure.

Loan Number  \_\_\_\_\_ Loan Number  \_\_\_\_\_ Loan Number  \_\_\_\_\_

**L** – the participant is 59½ years or older       **1L** – the participant is younger than 59½ years

**Code B** will be included with the applicable code if the distribution includes Designated Roth contributions and the combination is valid.

**Does the participant have In-Plan Roth Rollover (IRR) assets as part of their outstanding loan balance?**

Provide the amount allocable \$ \_\_\_\_\_

Note: All Roth assets held by the participant would need to be taken into consideration when calculating the amount allocable to the IRR. If left blank, we will report the IRR portion of the outstanding loan balance at the time of processing as the amount allocable.

### 3. Request for Loan Offset

The total outstanding loan balance(s) of the loan(s) indicated below for the above participant will be closed. The offset loan will be reported as a distribution and will be processed at current date. Since a cash distribution is not being processed in connection with the loan offset, taxes will not be withheld. A Form 1099-R will be issued by January 31 of the following year. Contract level statements and confirmations will reflect the offset loan(s) as a loan default. Transaction History information on our websites will reflect this event as a disbursement of loan account only. The account will not be disbursed.

Loan Number  Loan Number  Loan Number

- 1 - the participant is younger than 59½ years     7 - the participant is 59½ years or older     2 - Early distribution exception  
 M -The loan offset is within 12 months of the participant's date of termination of employment or the loan offset is made due to the termination of the Plan.

**Code B** will be included with the applicable code if the distribution includes Designated Roth contributions and the combination is valid.

#### Does the participant have In-Plan Roth Rollover (IRR) assets as part of their outstanding loan balance?

Provide the amount allocable \$ \_\_\_\_\_

Note: All Roth assets held by the participant would need to be taken into consideration when calculating the amount allocable to the IRR. If left blank, we will report the IRR portion of the outstanding loan balance at the time of processing as the amount allocable.

### 4. Loan Closure(s)

Close the participant loan(s) listed below as the loan has been fully repaid based on the Plan's amortization schedule. This is not a taxable event and no Form 1099-R should be issued for the closed loan(s). The loan record will be closed on John Hancock's records. Contract level statement and confirmations will reflect this as a loan default. Transaction History information on our websites will reflect this event as a loan closure.

Loan Number  Loan Number  Loan Number

### 5. Trustee/Authorized Signer Signature

The Trustee/Authorized Signer below certifies, under penalties of perjury, that based on the plan sponsor's record, (i) the name shown on this form is the legal name of the participant(s); (ii) the number shown on this form is the correct taxpayer identification number (Social Security Number) of the participant(s); and, (iii) the participant(s) is a U.S. person (including a U.S. resident alien) as defined in the IRS Form W-9 instructions. I acknowledge that John Hancock will rely on this certification in determining the tax withholding and reporting requirements applicable to the requested distribution and agree to hold John Hancock harmless for any errors made in reliance upon this certification.

I certify that all the above information (including the information provided on the attached additional sheet(s)) is correct and complies with the terms and provisions of the Plan.

On behalf of the plan sponsor, the Plan and its related trust, and the Plan Trustee or named Fiduciary, I agree to indemnify and hold harmless John Hancock, its employees, agents, directors, and officers from any liability, penalties, and taxes that may be incurred as a result of the above request giving rise to one or more prohibited transactions or for implementing the request based solely on the instructions provided on this form.

\_\_\_\_\_  
Signature of Trustee or Authorized Signer

\_\_\_\_\_  
Name - please print

\_\_\_\_\_  
Date