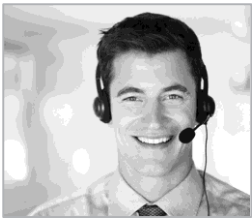


Withdrawal – Eligible for Rollover

A Guide to Withdrawing Money from Your Retirement Plan

Whether you're changing jobs or retiring or taking a withdrawal for other reasons, removing your money from a 401(k) or other qualified retirement plan means you'll need to review your distribution options so you can make an informed decision. This brief guide highlights the steps you can take today to help make the process easier and includes the necessary paperwork.

There are two ways to withdraw your money:

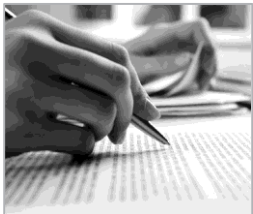


1. Call John Hancock at 1-888-695-4472

- Our Rollover Education Specialists will help answer questions about the distribution options available to you:^{1,2,3}
 - Roll over to a John Hancock Individual Retirement Account (IRA)⁴
 - Roll over to an IRA with another financial institution
 - Stay in your existing plan
 - Transfer your money to a new employer's plan (if leaving your employer)
 - Take a cash distribution (see box at right)
- We'll introduce you to your plan's financial representative if applicable.
- We'll help you fill out the paperwork.

IMPORTANT

Be sure you know the tax consequences of taking cash. Taxes and penalties could apply. Call John Hancock to learn more.



2. Work with your financial representative or do-it-yourself

- Review your distribution options with your financial representative^{2,3} (i.e., roll over to a John Hancock IRA⁴; roll over to an IRA with another financial institution; stay in your existing plan, if leaving your employer; transfer your money to a new employer's plan; take a cash distribution).
- Fill out the attached form and return it based on the instructions provided to you by your plan administrator.

Need help? Call our Rollover Education Specialists to help make this transition a smooth one. 1-888-695-4472

¹ Distribution education and rollover services provided by John Hancock Personal Financial Services, a division within John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York

² Each distribution option has its own potential advantages, disadvantages and tax consequences. Anyone interested in these transactions or topics should seek advice based on his or her particular circumstances from independent professional advisors.

³ There may be additional distribution options that are available only under your specific plan. Please check with your plan administrator for more information

⁴ Participants in qualified plans with John Hancock are eligible to roll over to a John Hancock IRA with no sales charge for the life of the account. A \$15 annual calendar maintenance fee applies. See the John Hancock IRA application for additional information. See the prospectus for details on eligibility.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, visit our web site at www.JHRollover.com or call the Rollover Education Center at 1-888-695-4472. Please read the prospectus carefully before investing or sending money.

John Hancock Funds, LLC, member FINRA/SIPC, 601 Congress Street, Boston, MA 02210-2805.

Both John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York do business under certain instances using the John Hancock Retirement Plan Services name. Group annuity contracts are issued by John Hancock Life Insurance Company (U.S.A.) (John Hancock USA). In New York, products are issued by John Hancock Life Insurance Company of New York (John Hancock New York).

Important Information about this Form

- Your plan may require you to provide supporting documents or additional information before your request can be processed.
 - As the participant, you complete Sections 1 - 7 of this form and return it to your Plan Representative.
 - As the Plan Representative, you review Sections 1 - 7, and complete Sections 8 - 10 of this form.
 - If the participant address provided below is new or different than what is currently on record with John Hancock Retirement Plan Services, 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.
 - A 1099R form will be issued for each distribution and loan default (if applicable) by January 31 of the following year.
- All changes must be initialed in pen (including numbers crossed out or changed using correction fluid).*

1. General Information

The Trustee of

Contractholder Name

Plan ("the Plan")

Contract Number

Participant Name as displayed on your Social Security Card (Last Name, First Name, Initial)

Participant Social Security Number (Full SSN Required)

Participant Address – Street Address

Date of Birth
Month Day Year

City, State, Zip Code, Country

Participant
Phone No.

2. What is the reason for your withdrawal? – Select ONE option only

It is the responsibility of the Plan Administrator, and not of John Hancock Retirement Plan Services, to ensure that the participant is permitted under the terms of the Plan to receive the distribution selected below.

TE – Termination date
Month Day Year

RE – Retirement date
Month Day Year

IR – Employee Money Transferred into Plan
(Must complete Section 3B)

DI – Disability

VC – Employee Voluntary Money
(Must complete Section 3B)

PD – Early/Pre-Retirement
(If permitted by the Plan)

Information about Deferred Distributions

- Section 1102 of the Pension Protection Act of 2006 requires plans to notify participants that they have the right to defer distributions as well as the consequences of making that choice. The investment options available under your group annuity contract as well as the fees related to the investment options are part of this consideration.
- For a description of the investment options available under your group annuity contract, including fees:
 - Log onto **www.jhpensions.com** (in New York, **www.jhnpensions.com**).
 - Select: Your contract reports - Investments - Contract investment options and view Selected investment options only. Alternatively, participants may obtain this information by calling our toll free service line at 1-888-395-1113.
- You should also review your plan's Summary Plan Description (SPD) which may contain special provisions that may materially affect your decision to defer a distribution. For a copy of the SPD, please contact your Plan Administrator.

3. How much do you want to withdraw? Select ONE option only

If no option is selected a TOTAL withdrawal will be processed.

The amount or percentage below will be withdrawn as a gross withdrawal before income tax withholding.

A - Withdraw 100% of my vested account value - Complete either Section 4A or 4B.

OR

B - Withdraw only a portion of the funds in my plan as follows - Complete chart below and complete either Section 4A or 4B.
Tell us how much to withdraw from each eligible money type (Amount or Percentage). Completing the Investment Fund Code is not mandatory. If the Investment Fund Code is left blank, John Hancock Retirement Plan Services' standard withdrawal order will be used.

| Money Type (Mandatory) | Investment Fund Code (Optional) | Amount | OR | Percentage | |
|------------------------|---------------------------------|--------|----|------------|---|
| | | \$ | | | % |
| | | \$ | | | % |
| | | \$ | | | % |

4. What do you want to do with your money?

Complete **Section A** if you wish to make your distribution payable to only a single destination. For multiple destinations, complete **Section B**.

A - Send my payment to ONE destination only - Select ONE option only.

Direct Rollover to an IRA or Roth IRA - Complete Section 5A or 5B

Direct Rollover to Employer Sponsored Qualified Plan - Complete Section 5C

Payment Directly to Me - Complete Section 5D

Pay to the Plan Trustee - A check will be mailed to the Trustee address on record with John Hancock Retirement Plan Services unless EFT instructions are provided in Section 5C. Taxes will not be withheld and a 1099R Form will not be created. Continue to Section 6.

Leave my money in the Plan. You may defer your distribution to a later date. Consult your Plan Administrator. Continue to Section 6.

OR

B - Send my payments to MULTIPLE destinations - If applicable, you may provide separate instructions for the taxable and non taxable money that make up your requested withdrawal.

- IRC § 402(c)(2) will apply to any request withdrawing only a portion of the funds in your plan (Section 3B).
- Payments directly to you will be deemed to come first from non-taxable amounts (from Non-Roth After-Tax contributions then Roth contributions followed by taxable amounts) in the following order: Non-Roth After-Tax earnings, Roth earnings and Pre-Tax accounts.
- Payments directly to you will be processed first. Any remaining funds will be directly rolled over to the appropriate rollover vehicle indicated below.
- Your withdrawal will be processed in accordance with the time frame described in our Administrative Guidelines.
- Select all of the applicable options below and then complete Section 5.

Split my payment
(select all that apply)

Pay directly to me \$ _____
(Section 5D)

Pre-Tax and Non-Roth After-Tax:

Non Taxable balance directly rolled over to:

| | | |
|---------------------------------|--------------------------|---|
| Traditional IRA (Section 5A) | Roth IRA (Section 5B) | Employer Sponsored Qualified Plan (Section 5C) |
|---------------------------------|--------------------------|---|

Taxable balance directly rolled over to:

| | | |
|---------------------------------|--------------------------|---|
| Traditional IRA (Section 5A) | Roth IRA (Section 5B) | Employer Sponsored Qualified Plan (Section 5C) |
|---------------------------------|--------------------------|---|

Roth:
Directly rolled over to:

| | |
|--------------------------|--|
| Roth IRA (Section 5B) | A Designated Roth Account in an Employer-Sponsored Qualified Plan (Section 5C) |
|--------------------------|--|

5. Where do you want your money sent?

Select and complete option(s) A, B, C, and/or D (as applicable)

Federal law requires that 20% of the taxable amount of an eligible rollover distribution be withheld, unless payment is directly rolled over to an eligible retirement plan. The amount withheld may not represent your entire tax bill. The rollover will be reported to the IRS and you are responsible for the payment of the income tax(es) that apply in connection with the rollover. Please refer to the Special Tax Notice provided by your Plan Administrator regarding these tax rules. Contact your tax advisor or Plan Administrator if you have any questions.

A - Traditional IRA

Direct Rollover to John Hancock Mutual Fund IRA - Account No. _____
(minimum \$1,000 balance required)

OR

Guaranteed Income Feature Account No. (if applicable) _____

Direct Rollover to John Hancock Annuities - Account No. _____
(minimum \$25,000 balance required)

OR

Guaranteed Income Feature Account No. (if applicable) _____

Other Individual Direct Rollover - Account No. _____

Your funds will be automatically transferred by wire. You must complete the Account Number. For more information call John Hancock at 1-888-395-1113.

Financial Institution Name _____

Financial Institution Address – Street, City, State, Zip Code, Country _____

Electronic Fund Transfer Information – Recommended for distribution amounts over \$50,000.

Unless electronic fund transfer information is provided below, a check will be issued and mailed using the standing mailing instructions on file with John Hancock Retirement Plan Services, as established by the Plan Trustee.

Expected Delivery: • Checks: 7-10 business days • Direct Deposit: 2-3 business days. • Wires: 1-2 business days.

Provide Domestic Bank details below.

Direct Deposit OR Wire – Verify with receiving bank if they accept wires and/or charge a fee

Bank Name _____

Bank ABA/Routing (9 digits) _____

Bank Account No. _____

For international banks, complete and attach the International Banking Instructions form.

B - Roth IRA

Direct Rollover to John Hancock Mutual Fund IRA - Account No. _____
(minimum \$1,000 balance required)

OR

Guaranteed Income Feature Account No. (if applicable) _____

Direct Rollover to John Hancock Annuities - Account No. _____
(minimum \$25,000 balance required)

OR

Guaranteed Income Feature Account No. (if applicable) _____

Other Individual Direct Rollover - Account No. _____

Your funds will be automatically transferred by wire. You must complete the Account Number. For more information call John Hancock at 1-888-395-1113.

Financial Institution Name _____

Financial Institution Address – Street, City, State, Zip Code, Country _____

Electronic Fund Transfer Information – Recommended for distribution amounts over \$50,000.

Unless electronic fund transfer information is provided below, a check will be issued and mailed using the standing mailing instructions on file with John Hancock Retirement Plan Services, as established by the Plan Trustee.

Expected Delivery: • Checks: 7-10 business days • Direct Deposit: 2-3 business days. • Wires: 1-2 business days.

Provide Domestic Bank details below.

Direct Deposit **OR** Wire – Verify with receiving bank if they accept wires and/or charge a fee

Bank Name _____

Bank ABA/Routing (9 digits) _____

Bank Account No. _____

For international banks, complete and attach the International Banking Instructions form.

C - Employer Sponsored Qualified Plan

The Trustee of _____
Plan Name _____ Plan Account Number _____

Financial Institution Name _____

Financial Institution Address – Street, City, State, Zip Code, Country _____

Electronic Fund Transfer Information – Recommended for distribution amounts over \$50,000.

Unless electronic fund transfer information is provided below, a check will be issued and mailed using the standing mailing instructions on file with John Hancock Retirement Plan Services, as established by the Plan Trustee.

Expected Delivery: • Checks: 7-10 business days • Direct Deposit: 2-3 business days. • Wires: 1-2 business days.

Provide Domestic Bank details below.

Direct Deposit **OR** Wire – Verify with receiving bank if they accept wires and/or charge a fee

Bank Name _____

Bank ABA/Routing (9 digits) _____

Bank Account No. _____

For international banks, complete and attach the International Banking Instructions form.

D - Payment Directly to Me – All applicable taxes will be withheld

Federal Tax

A taxable distribution (and, if applicable, each outstanding loan balance) is subject to 20% mandatory minimum federal tax withholding for a U.S. person (including a U.S. resident alien).

To request a higher tax rate, specify a whole number above 20%: _____ % (refer to DOL Field Assistance Bulletin 2004-02 for details).

OR I am neither a U.S. person nor a U.S. resident alien. Country of residence: _____ Unless I have attached a completed IRS Form W-8BEN, withholding federal tax of 30% will apply.

State Tax Withholding Instructions

State of Residence Enter state of residence at time of withdrawal if state tax withholding should be taken for a state other than the state provided to us.

| State of Residence | Options for State Tax Withholding |
|--|--|
| AR, DC, DE, KS, MA, MD, ME, NC, NE, OK, VA, VT | You may not opt out. Since your distribution was subject to Federal Income Tax, these states require Mandatory State withholding based on the states' applicable minimum requirements. |
| MI, IA | State tax withholding will be applied to your taxable distribution unless one of the following boxes is checked below: <input type="checkbox"/> I elect to opt out of withholding. (This option is only available for residents of Michigan.) <input type="checkbox"/> I am eligible to claim exemption of \$ _____; withhold tax only on the taxable, distributed amount that is in excess of the exempt amount. If you check one of the boxes above, you are required to return a completed Form W-4P to your Plan Administrator. Ensure that the election made above is consistent with the election made on your completed Form W-4P. |
| CA, OR | You may opt out of the mandatory state withholding by checking here. |
| AL, CO, CT, GA, ID, IL, IN, KY, LA, MN, MO, MT, ND, NJ, NM, NY, OH, SC, UT, WV, WI | You may elect voluntary state income tax withholding by providing a percentage or whole dollar amount to be applied for state tax withholding here. Some states mandate a minimum and/or maximum percentage. _____ % or \$ _____ |

Electronic Fund Transfer Information – Recommended for distribution amounts over \$50,000.

Unless electronic fund transfer information is provided below, a check will be issued and mailed using the standing mailing instructions on file with John Hancock Retirement Plan Services, as established by the Plan Trustee.

Expected Delivery: • Checks: 7-10 business days • Direct Deposit: 2-3 business days. • Wires: 1-2 business days.

Electronic Fund Transfer Details - Mandatory for distribution amounts over \$50,000.

Direct Deposit – My personal bank account is Checking OR Savings

OR

Wire – Verify with receiving bank if they accept wires and/or charge a fee

Provide Domestic Bank details below.

Bank Name

Bank ABA/Routing (9 digits)

Bank Account No.

For international banks, complete and attach the International Banking Instructions form.

6. Waiver of Waiting Period

In general, you have a right to a period of at least 30 days to consider the decision of whether to elect a withdrawal from the day that you receive the Special Tax Notice from your Plan Administrator. However, if your plan permits, you may elect to waive this 30-day waiting period and have your benefit paid earlier. To waive the waiting period, check below:

I wish to waive the 30-day waiting period

The information provided in this section shall not be maintained or acted upon by John Hancock Retirement Plan Services.

It is important that information on the allocable amount be provided to John Hancock Retirement Plan Services if this allocation order is not consistent with the terms of your Plan.

IRS Distribution Code

The applicable IRS distribution code will be based on the type of distribution and/or age of the participant.

If the early distribution exception code applies check here. (Code 2 will be applied)

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

Loans

If a loan is active at time of distribution (Termination, Retirement or Disability), we will apply the applicable age dependent loan distribution code.

Loans can only be rolled over to an employer sponsored qualified plan.

If the loan rollover code applies check here. (Code G will be applied)

Vesting percentage(s)

Vesting is mandatory for partial and total termination, retirement, disability and total early/pre-retirement withdrawals.

The unvested money will be forfeited using instructions given in the Employer Unvested Money section below.

For all other withdrawals vesting is not required.

_____ % for ALL Employer money types

OR

Vesting varies by money type as indicated below

| Money Type | % |
|----------------|---|
| ER Match | |
| Profit Sharing | |

| Other ER Money | % |
|----------------|---|
| | |
| | |

| Other ER Money | % |
|----------------|---|
| | |
| | |

Employer Unvested Money

If no box is selected, plan information will be applied as previously provided to John Hancock Retirement Plan Services.

If no plan information has been provided and no box is selected below, any unvested money will remain in the Participant's account with current investment instructions.

Transfer to Cash Account

Pay outstanding John Hancock Retirement Plan Services charges

Refund to Plan Trustee

Leave in Participant account and transfer to default fund

9. Third Party Administrator (TPA) Withdrawal Fee

\$ _____ OR _____ %
Flat Fee Amount Percentage of
Invested Balance

John Hancock Retirement Plan Services is not responsible for any uncollected fee amounts as a result of insufficient funds. These shortages will be reported on the transaction and summary confirmations.

No Fee will be applied if this section is not completed.

10. Trustee/Authorized Signer Signature

If the participant fails to sign the Signature section, 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; (ii) the number shown on this form is the correct taxpayer identification number (Social Security Number) of the participant; and, (iii) the participant is a U.S. person (including a U.S. resident alien) unless indicated otherwise in Section 5 D. I acknowledge that John Hancock Retirement Plan Services will rely on this certification in determining the tax withholding and reporting requirements applicable to the requested distribution and agree to hold John Hancock Retirement Plan Services harmless for any errors made in reliance upon this certification.

I certify that all the above information is complete and correct, that the required participant elections and consent and, if applicable, spousal consent for married participants as required by IRC Sec. 417, have been properly obtained, and that the funds being withdrawn are not for the purpose of prohibited transactions as defined in IRC Sec. 4975. I also certify that all necessary and applicable information required to be furnished to the participant under IRC Sec. 417 and an explanation of the direct rollover option and related tax rules required by IRC Sec. 402 have been provided. I also certify that, if applicable, (i) the participant has waived the 30-day waiting period; and (ii) the Withholding Certificate for Pension or Annuity Payments (Form W-4P) for the states of Michigan and Iowa have been properly obtained, completed in accordance with Michigan and Iowa law, and that any amount exempt from state tax withholding described above accurately reflects such Withholding Certificate submitted by the participant.

I hereby direct John Hancock Retirement Plan Services to pay to the Third Party Administrator currently on record the above referenced fee (if applicable). I understand that this fee will be deducted from the participant's account balance at the time of the distribution using standard withdrawal protocol, and will be held in the general business account of John Hancock Retirement Plan Services until paid to the Third Party Administrator. I hereby represent that this fee is in accordance with the fee schedule that has been approved by the plan's trustee or named fiduciary as reasonable and authorized under the terms of the plan.

On behalf of the Plan sponsor, the Plan and its related trust, and the Plan Trustee or named Fiduciary, I further agree to indemnify and hold harmless John Hancock Retirement Plan Services, its employees, agents, directors, and officers from any liability, penalties, and taxes that may be incurred as a result of the requested distribution giving rise to one or more prohibited transactions or for implementing requests (including, if applicable, a direct rollover request) based solely on the instructions provided on this form, or if any of the certifications provided on this form are incorrect.

Signature of Trustee/Authorized Signer

Name - please print

Date