

Withdrawal - Eligible for Rollover

Important information about this form

- As the participant, you complete page 1 and 2 of this form and return it to your Plan Representative.
- As the Plan Representative, you review page 1 and 2, and complete page 3 of this form.
- Fax the completed form to our toll free number **1-866-377-9577**
- Your plan may require you to provide supporting documents or additional information before your request can be processed.
- A 1099R form will be issued by January 31 of the following year.

1 General Information

The Trustee of

Plan

Contractholder Name (Name of Employer)

Contract Number

Participant Name (Last Name, First Name, Initial)

Participant Social Security Number

Participant Address - Street Address

Date of Birth

Month Day Year

City, State, Zip Code

2 What is the reason for your withdrawal?

TE - Termination date
 Month Day Year

IR - Withdrawal of employee rollover only
 (Must complete Section 3)

DI - Disability

RE - Retirement date
 Month Day Year

VC - Employee Voluntary Money
 (Must complete Section 3)

PD - Pre-Retirement

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.jhny pensions.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 1-800-395-1113.
- 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 Sponsor.

3 How much do you want to withdraw?

For TOTAL withdrawals, proceed to Section 4.

A TOTAL withdrawal will be processed unless the section below is completed.

Withdraw only a portion of the funds in my plan as follows:

Tell us how much to withdraw from each eligible money type. 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.

Amount	Money Type (Mandatory)	Investment Fund Code (Optional)
\$		
\$		
\$		

4 What do you want to do with your money? - Complete either option A, B OR C

To split your withdrawal into multiple options, check here and complete a separate form for each option.

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 above mandatory tax withholding requirements do not apply if the eligible rollover distribution is being rolled over to a Roth IRA. 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 - Direct Rollover to John Hancock IRA (minimum \$2500 balance required)

OR

Other IRA

Financial Institution Name _____

Financial Institution Address _____

Options - Check one option only and provide IRA Account Number if available	<input checked="" type="checkbox"/>	IRA Account Number
1. All funds to my Traditional IRA Account (applicable only if your distribution contains only non-Roth funds)		
2. All funds to my Roth IRA (both Roth and non-Roth funds as applicable)		
3. Split of: (provide both account numbers) AND My non-Roth funds to my Traditional IRA My Roth funds to my Roth IRA		

B - Direct Rollover to Qualified Plan

The Trustee of

Plan Name _____

Plan Account Number _____

Financial Institution Name _____

Financial Institution Address _____

C - Payment directly to me

Federal Tax - The distribution 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 percentage between 20-99. _____ %

OR I am not a U.S. person (including a U.S. resident alien). Unless I have attached a completed IRS Form W-8BEN, withholding federal tax of 30% will apply.

State Tax Withholding Instructions

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

State of Residence

AR, DE, IA, KS, ME, MD, MA, NC,
NE, OK, VT, VA

Options for State Tax Withholding

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.

CA, OR

You may opt out of the mandatory state withholding by checking here.

AL, AZ, CO, CT, DC, GA, HI, ID, IL,
IN, KY, LA, MI, MN, MS, MO, MT, NJ,
NM, ND, OH, PA, RI, SC, UT, WV, WI

You may elect voluntary state income tax withholding by providing a percentage or dollar amount to be applied for state tax withholding here. _____ % or \$ _____

5 How would you like the funds to be sent?

If you have selected a direct rollover to a John Hancock IRA you do not need to complete this section.

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

Direct Deposit - If this is a payment directly to me, my personal bank account is Checking OR Savings

OR

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

To

OR Bank Name _____

Bank ABA/Routing (9 digits) _____

Bank Account No. _____

Check - Only available for distribution amounts less than \$50,000. (Allow 5 - 7 business days for postal service delivery.)

6 Participant Signature

For participants under a contract issued by John Hancock Life Insurance Company of New York, any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claims for each such violation. For all other states, civil penalties may apply. Under penalties of perjury, I certify that: 1. The number shown on this form is my correct Taxpayer Identification Number (Social Security Number), and 2. I am a U.S. person (including a U.S. resident alien) unless indicated otherwise in Section 4 C.

Signature of Participant _____

Name _____

Date _____

GP5479US (01/2010)

Page 2 of 3

This page to be completed by Plan Representative.

7 Withdrawal Details

Has the final contribution been submitted for this participant?

Yes

No - If No, what is the final payroll ending date? _____
Month Day Year

The distribution will be processed once the payroll payment has been received.

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.

If a loan is active at time of distribution, we will apply the applicable age dependent loan distribution code.

Vesting percentage(s)

Vesting is mandatory for terminations, retirements and disabilities for total or partial withdrawals.

The unvested money will be forfeited using instructions given in the Employer Unvested Money section. For all other withdrawals vesting is not required.

_____ % for ALL Employer money types

OR

Vesting varies by money type as indicated below

Money Type	%	Other ER Money	%	Other ER Money	%
ER Match					
Profit Sharing					

Employer Unvested Money

If no box is selected, 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

8 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.

9 Authorized Plan Representative Signature

If the participant fails to sign Section 6 - Participant Signature (page 2 of this form), the Authorized Plan Representative below certifies, under penalties of perjury, that based on the plan sponsor's record, (i) the number shown on this form is the correct taxpayer identification number (Social Security Number) of the participant and that the participant is a U.S. person (including a U.S. resident alien) unless indicated otherwise in Section 4 C.

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 under the terms of the Plan, the Participant has waived the 30-day waiting period.

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 Authorized Plan Representative

Name

Date

**TAX INCENTIVE SAVINGS PLAN
SPECIAL TAX NOTICE REGARDING PLAN PAYMENTS**

TAX NOTIFICATION FORM 402(F)

This notice contains important information you will need before you decide how to receive your benefits from the Tax Incentive Savings Plan (the "Plan".)

SUMMARY

A payment from the Plan that is eligible for "rollover" can be taken two ways. You can have all or any portion of your payment either (1) PAID IN A "DIRECT ROLLOVER" or (2) PAID TO YOU. A rollover is a payment of your Plan benefits to your individual retirement arrangement (IRA) or to another employer plan. This choice will affect the tax you owe.

If you choose a DIRECT ROLLOVER:

Your payment will not be taxed in the current year and no income tax will be held. Your payment will be made directly to your IRA or, if you choose, to another employer plan that accepts your rollover. Your payment will be taxed later when you take it out of the IRA or the employer plan.

If you choose to have your Plan benefits PAID TO YOU:

You will receive only 80% of the payment because the Plan administrator is required to withhold 20% of the payment and send it to the IRS as an income tax withholding to be credited against your taxes. Your payment will be taxed in the current year unless you roll it over. You may be able to use special tax rules that could reduce the tax you owe. However, if you receive the payment before age 59½ you may also have to pay an additional 10% tax. You can rollover the payment by paying it to your regular IRA or to another employer plan that accepts your rollover within 60 days of receiving the payment. The amount rolled over will not be taxed until you take it out of the IRA or employer plan. If you want to rollover 100% of the payment to an IRA or an employer plan, you must find the money to replace the 20% that was withheld. If you rollover only the 80% that you received, you will be taxed on the 20% that was withheld.

MORE INFORMATION

- I. PAYMENTS THAT CAN AND CANNOT BE ROLLED OVER
- II. DIRECT ROLLOVER
- III. PAYMENT PAID TO YOU
- IV. SURVIVING SPOUSES, ALTERNATE PAYEES AND OTHER BENEFICIARIES

I. PAYMENTS THAT CAN AND CANNOT BE ROLLED OVER

Payments from the Plan may be "eligible rollover distributions." This means that they can be rolled over to an IRA or to another employer plan that accepts rollovers. Your Plan administrator should be able to tell you what portion of your payment is an eligible rollover distribution. The following types of payments can be rolled over:

Non-taxable Payments. In general, only the "taxable portion" of your payment is an eligible rollover distribution. If you have made "after-tax" employee contributions to the Plan, these contributions will be non-taxable when they are paid to you, and they cannot be rolled over. (After-tax employee contributions are contributions you made from your own pay that were already taxed.)

Payments Spread Over Long Periods. You cannot rollover a payment if it is part of a series of equal (or almost equal) payments that are made at least once a year and will last for:

- Your lifetime (or your life expectancy)
- Your lifetime and your beneficiary's lifetime (or life expectancies) or
- A period of ten years or more.

Required Minimum Payments. Beginning in the year you reach age 70½ a certain portion of your payment cannot be rolled over because it is a "required minimum payment" that must be paid to you.

A \$40 distribution, rollover fee will be deducted from your account and paid to Slavic401k.com for processing your request.

II. DIRECT ROLLOVER

You can choose a direct rollover of all or any portion of your payment that is an "eligible rollover distribution" as described on page 1. In a direct rollover, the eligible rollover distribution is paid directly from the Plan to an IRA or another employer plan that accepts rollover. If you choose a direct rollover, you are not taxed on a payment until you later take it out of the IRA or the employer plan.

Direct Rollover to an IRA. You can open an IRA to receive the direct rollover. (The term "IRA", as used in this notice, includes individual retirement accounts and individual retirement annuities.) If you choose to have your payment made directly to an IRA, contact an IRA sponsor (usually a financial institution) to find out how to have your payment made in a direct rollover to an IRA at that institution. If you are unsure of how to invest your money, you can temporarily establish an IRA to receive the payment. However, in choosing an IRA, you may wish to consider whether the IRA you choose will allow you to move all or a part of your payment to another IRA at a later date, without penalties or other limitations. See IRS Publication 590 "Individual Retirement Arrangements" for more information on IRAs (including limits on how often you can rollover between IRAs.)

If you have a Roth 401k account, then you may transfer your balance directly to a Roth IRA with no adverse tax consequences; however, your five-year holding period will start anew. You may not transfer a regular pre-tax 401k account directly to a Roth IRA.

Direct Rollover to a Plan. If you are employed by a new employer that has a plan and you want a direct rollover to that plan, ask the administrator of the plan whether it will accept your rollover. If your new employer's plan does not accept rollovers you may choose a direct rollover to an IRA.

Direct Rollover of a Series of Payments. If you receive eligible rollover distributions that are paid in series for less than ten years, your choice to make or not to make a direct rollover for a payment will apply to all later payments in the series until you change your election. You are free to change your election for any later payment in the series.

III. PAYMENT PAID TO YOU

If you have the payment from a pretax 401k account made to you, it is subject to 20% income tax withholding. The payment is taxed in the year you receive it unless you roll it over to an IRA or another plan that accepts rollovers, within 60 days. If you do not roll it over, special tax rules may apply. If you receive payment from your designated Roth 401k account and you are not 59 ½, or are receiving a distribution on account of a disability or as a beneficiary of a deceased participant, and also have not had the account opened for five years, then the earnings on your deferral contributions will be taxed, penalized and subject to a 20% withholding. Your Roth deferrals will be received tax free.

Income Tax Withholding:

Mandatory Withholding. If any portion of the payment to you is an eligible rollover distribution, the Plan is required by law to withhold 20% of that amount. This amount is sent to the IRS as income tax withholding. For example, if your eligible rollover distribution is \$10,000, only \$8,000 will be paid to you because the Plan must withhold \$2,000 as income tax. However, when you prepare your income tax return for the year, you will report the full \$10,000 as payment from the Plan. You will report the \$2,000 as tax withheld and it will be credited against any income tax you owe for the year.

Voluntary Withholding. If a portion of your payment is not an eligible rollover distribution, but is taxable, the mandatory withholding rules described above do not apply. In this case, you may elect not to have a withholding apply to that portion. To elect out of withholding, ask the Plan administrator for the election form and related information.

60-Day Rollover Option. If you have an eligible rollover distribution paid to you, you can still rollover all or part of it to an IRA or another employer plan

**TAX INCENTIVE SAVINGS PLAN
SPECIAL TAX NOTICE REGARDING PLAN PAYMENTS**

that accepts rollovers. If you decide to rollover, you must make the rollover within 60 days after you receive the payment. The portion of your payment that is rolled over will not be taxed until you take it out of the IRA or the employer plan.

You can rollover up to 100% of the eligible rollover distribution, including an amount equal to the 20% that was withheld. If you choose to rollover 100%, you must find other money within the 60-day period to contribute to the IRA or the employer plan to replace the 20% that was withheld. On the other hand, if you rollover only the 80% that you received, you will be taxed on the 20% that was withheld.

Example: Your eligible rollover distribution is \$10,000 and you choose to have it paid to you. You will receive \$8,000 and \$2,000 will be sent to the IRS as income tax withholding. Within 60 days after receiving the \$8,000 you may rollover the entire \$10,000 to an IRA or an employer plan. To do this, you rollover the \$8,000 you received from the Plan and you will have to find \$2,000 from other sources (your savings, a loan, etc.) In this case, when you file your income tax return you may receive a refund of \$2,000 from the entire \$10,000.

If, on the other hand, you rollover only \$8,000, the \$2,000 you did not rollover is taxed in the year it was withheld. When you file your income tax return you may receive a refund of part of the \$2,000 withheld. However, any refund is likely to be larger if you rollover the entire \$10,000.

Additional 10% Tax If You Are Under Age 59 ½. If you receive a payment before you reach age 59½ and you do not roll it over you will be subject to an extra tax equal to 10% of the taxable portion of the payment, in addition to the regular income tax. The additional 10% tax does not apply to your payment if it is: (1) paid to you because you separate from service with your employer during or after the year you reach age 55, (2) paid because you retire due to disability, (3) paid to you as equal (or almost equal) payments over your life expectancy (or your beneficiary's lives or life expectancies), or (4) used to pay certain medical expenses. See IRS Form 5329 for more information on the additional 10% tax.

Special Tax Treatment. If your eligible rollover distribution is not rolled over, it will be taxed in the year you receive it. However, if it qualifies as a "lump sum distribution" it may be eligible for special tax treatment. A lump sum distribution is a payment, within one year, of your entire balance under the Plan (and certain other similar plans of the employer) that is payable to you because you have reached age 59½ or have separated from service with your employer (or in the case of a self-employed individual because you have reached age 59½ or have become disabled.) For a payment to qualify as a lump sum distribution you must have been a participant in the Plan for at least five years. The special tax treatment for lump sum distributions is described below.

Ten-Year Averaging If You Were Born Before January 1, 1936. If you receive a lump sum distribution and you were born before January 1, 1936, you may make a one-time election to figure the tax on the payment by using "ten-year averaging" (using 1968 tax rates) instead of five-year averaging (using current tax rates.) Like the five-year averaging rules, ten-year averaging often reduces the tax you owe.

Capital Gain Treatment If You Were Born Before January 1, 1936. In addition, if you receive a lump sum distribution and you were born before January 1, 1936, you may elect to have the part of your payment that is attributable to your pre-1974 participation in the Plan (if any) taxed a long-term capital gain at a rate of 20%.

There are other limits on the special tax treatment for lump sum distributions. For example, you can generally elect this special tax treatment only once in your lifetime, and the election applies to all lump sum distributions that you receive in that same year. If you have previously rolled over a payment from the Plan (or certain other similar plans of the employer), you cannot use this

special tax treatment for later payments from the Plan. If you rollover your payment to an IRA, you will not be able to use this special tax treatment for later payments from the IRA. Also, if you rollover only a portion of your payment to an IRA, this special tax treatment is not available for the rest of the payment. Additional restrictions are described in IRS Form 4972, which has more information on lump sum distributions and how you elect the special tax treatment.

IV. SURVIVING SPOUSES, ALTERNATE PAYEES AND OTHER BENEFICIARIES

In general, the rules summarized above that apply to payments to employees also apply to payments to surviving spouses of employees and to spouses or former spouses who are "alternate payees." You are an alternate payee if your interest in the Plan results from a "qualified domestic relations order," which is an order issued by a court, usually in connection with a divorce or legal separation. Some of the rules summarized above also apply to a deceased employee's beneficiary who is not a spouse. However, there are some exceptions for payments to serving spouses, alternate payees and other beneficiaries that should be mentioned.

If you are a surviving spouse you may choose to have an eligible rollover distribution paid in a direct rollover to an IRA or paid to you. If you have the payment paid to you, you can keep it or roll it over yourself to an IRA but you cannot roll it over to an employer plan. If you are an alternate payee, you have the same choices as the employee. Thus, you can have the payment paid as a direct rollover or paid to you. If you have it paid to you, you may keep it or roll it over yourself to an IRA or to another employer plan that accepts rollovers. If you are a beneficiary other than the surviving spouse, you cannot choose a direct rollover but you cannot rollover the payment yourself.

If you are a surviving spouse, an alternate payee or another beneficiary, your payment is not subject to the additional 10% tax described above in Section II, even if you are younger than 59½.

If you are a surviving spouse, an alternate payee or another beneficiary, you may be able to use the special tax treatment for lump sum distributions. If you receive a payment because of the employee's death you may be able to treat the payment as a lump sum distribution if the employee met the appropriate age requirements, whether or not the employee had five years of participation in the Plan.

Revised 2008