

Return to: John Hancock Life Insurance Company  
Fixed Products Operations, S-8  
380 Stuart Street  
Boston, MA 02117



Toll Free #: 1-800-624-5155

### **FEDERAL / STATE TAX WITHHOLDING ELECTION FORM**

Under the Tax Equity and Fiscal Responsibility Act of 1982, we are required effective January 1, 1983 to withhold Federal Income Tax from any pension or annuity payments you receive if:

- (1) the taxable portion of your annual pension is more than an IRS specified annual amount, unless
- (2) you choose not to elect withholding

If you need help, please contact your tax advisor or the Internal Revenue Service.

#### **Periodic Withholding Election**

| <b>Federal Withholding Election (choose one)</b>   | <b>State Withholding Election (choose one)</b>  |
|--|---|
| <input type="checkbox"/> <b>NO</b> Do not withhold Federal Tax<br><input type="checkbox"/> <b>YES</b> I elect to have periodic tax withheld as stated below:   | <input type="checkbox"/> <b>NO</b> Do not withhold State Tax<br><input type="checkbox"/> <b>YES</b> I elect to have periodic tax withheld as stated below:  |
| <input type="checkbox"/> <b>YES</b> According to IRS Withholding Tables<br><input type="checkbox"/> <b>YES</b> Specify Dollar Amount \$ _____<br><input type="checkbox"/> <b>YES</b> Marital Status<br><input type="checkbox"/> Married, # of Exemptions _____<br><input type="checkbox"/> Single, # of Exemptions _____ | <input type="checkbox"/> <b>YES</b> According to State Withholding Tables*<br><input type="checkbox"/> <b>YES</b> Specify Dollar Amount \$ _____<br><input type="checkbox"/> <b>YES</b> Marital Status<br><input type="checkbox"/> Married, # of Exemptions _____<br><input type="checkbox"/> Single, # of Exemptions _____ |
|  | * For this election, some states require a special State Withholding Form to be completed. If this applies to your state, please attach that form.  |

Your election will remain in effect until you revoke or change it. Any election or revocation will be effective no later than 30 days after it is received. You may revoke or change your election at any time by returning a signed and dated election form to us.

If we do not receive the withholding election form in advance and the taxable portion of your annual pension or annuity payment is more than an IRS specified annual amount, Federal income taxes will automatically be withheld from your payments as though you are a married individual claiming three withholding exemptions. Withholding will continue on that basis unless you elect otherwise in accordance with the preceding paragraph. Any amount withheld based upon IRS Withholding Tables will be rounded up to the nearest whole dollar.

#### **Tax Withholding Authorization**

\_\_\_\_\_  
Please Print Your Name

\_\_\_\_\_  
Your Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Group Annuity Contract (GAC) Number

\_\_\_\_\_  
Social Security Number