



ARA Request for Excess Withdrawal

General Information

Contractholder Name (Employer)	Contract Number
Participant Name (Last Name, First Name, Initial)	Social Security Number

Reason for Withdrawal

EC **Excess Contributions** Refund due to failure to pass ADP/ACP test. A refund may require the distribution / forfeiture of corresponding Employer Matching Contributions. Please consult your Plan Document.

ED **Excess Deferrals** Refund of amount exceeding annual dollar cap on deferrals. **A** Excess Deferral (Gross Amount) \$ **B** Earnings on A \$ **C** Amount of Distribution \$

EA **Excess Annual Addition** Refund of amount exceeding IRC Section 415 limitation.

Withdrawal Instructions

	Money Type Please use customized Short Names found on the contract statements.	Investment Account Leave blank for John Hancock USA's Standard Withdrawal Order or use Short Form names.	Amount
To be Withdrawn	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/> \$ <input type="text"/> \$ <input type="text"/> \$ <input type="text"/>
To be Forfeited - Money will be placed in the cash account	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	\$ <input type="text"/> \$ <input type="text"/>
		Total	\$ <input type="text"/>

IRS Reporting and Tax Withholding

Please provide the IRS distribution code(s) to be shown on the IRS Tax form 1099-R. Please see page 2 for a description of the IRS Distribution Codes.

Is 10% Federal Tax to be withheld from this distribution? Yes No

Payment Instructions - Check Payee

Name - First Name, Initial, Last Name			
Address - Number, Street, Apt.	City	State	Zip Code

Signature

I certify that all the above information is correct, that the Participant has received an explanation of the related tax rules, that all Participant elections and spousal consents as required by IRS Code Section 417 have been properly obtained, and that the funds being withdrawn are not for the purpose of prohibited transactions as defined in the Internal Revenue Service Code Section 4975.

Signed at <input type="text"/>	This <input type="text"/>	Day of <input type="text"/>	Year <input type="text"/>
Signature of Authorized Plan Representative <input type="text"/>		Name <input type="text"/>	

Form 1099R Instructions for ARA Excess Withdrawal

Corrective Distributions

Corrective distributions of excess deferrals, excess contributions and excess aggregate contributions under section 401(a) and 401(k) plans are reported on Form 1099R.

Corrective distributions of excess amounts plus earnings are reportable for the year of the distribution regardless of when the distribution is taxable to the participant. Distribution code 8, P or D is entered in Box 7 of the F1099R to designate the distribution and the year it is taxable.

If the excess and the earnings are taxable in two different years, then two Forms 1099R must be issued to designate the year each is taxable.

The participant must be advised at the time of the distribution of the year or years in which the distribution is taxable and that it may be necessary to file an amended return for a prior tax year.

Excess Deferrals

If distributed by April 15 of the year following the year of deferral, the excess amount is taxable to the participant in the year of deferral, but the earnings are taxable in the year distributed. If the distribution occurs after April 15, the excess is taxable in the year of deferral **and** the year distributed. The earnings are taxable in the year distributed.

Excess Contributions

For a 401(k) plan, if the withdrawal of the excess plus earnings occurs within 2 1/2 months after the close of the plan year, the excess and earnings are taxable to the participant in the year deferred. If the corrective distribution is made after the 2 1/2 month period, or the excess contribution (not including earnings) (and excess aggregate contributions (not including earnings) in the case of a 401(k) plan) is less than \$100 (de minimus rule), the excess and earnings are taxable in the year distributed. For recharacterized excess contributions, the excess is taxable in the year corrective distribution would have occurred (No earnings are allocated to recharacterized amounts.)

Excess Aggregate Contributions

A corrective distribution of excess aggregate contributions plus earnings within 2 1/2 months after the close of the plan year is taxable to the participant in the year the contributions were made. A corrective distribution made after the 2 1/2 month period is taxable in the year distributed. If the total excess contributions and excess aggregate contributions distributed are less than \$100 (excluding earnings), the distribution is taxable in the year of the distribution. A distribution made within 2 1/2 months after the close of the plan year is not subject to federal income tax withholding. Amounts distributed after 2 1/2 months are subject to federal income tax withholding under Section 3405.

Excess Annual Additions

Report on F1099R distributions made under Reg. Section 1.415-6(b)(6)(iv) of elective deferrals or a return of employee contributions (and gains attributable to such employee contributions) to reduce excess annual additions arising from the allocation of forfeitures; a reasonable error in estimating a participant's compensation; or, a reasonable error in determining the amount of elective deferrals that may be made for an individual under the limits of Section 415.

Such distributions are not eligible rollover distributions although they are subject to income tax withholding under Section 3405. In addition, such distributions are not subject to the early distribution tax under Sec. 72(t). The distribution of elective deferrals and employee contributions (and gains attributable to same) may be reported on the same F1099R. However, if other distributions are made during the year, they must be reported on a separate F1099R. Use Code E to designate distributions of excess annual additions.

Codes

8 - Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in the current year.
This code is used for corrective distributions of excess deferrals, excess contributions, and excess aggregate contributions, unless code P or code D applies. (See "Corrective Distributions" earlier.)

P - Excess contributions plus earnings/excess deferrals taxable in the previous year.

See the explanation for Code 8.

D - Excess contributions plus earnings/excess deferrals taxable two years prior to the current year.

See the explanation for Code 8. Generally, do not use code D for an IRA distribution under Sec. 408 (d)(4).

E - Excess annual additions under Section 415.

Use code E alone.