



RETIREMENT PLAN SERVICES

Withdrawal - Excess Withdrawal Request

Important information about this form

- If you fail to provide information regarding the year of excess, the money types and/or amounts to be withdrawn, we will contact you or your Third Party Administrator on record for the missing information.
- Fax the completed form to our toll free number **1-866-377-9577**

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 Withdrawal Reason and Year of Excess - Select one withdrawal reason and one year of excess category.

Excess Contribution Withdrawal - Refund due to failure to pass the ADP/ACP test.

Does this plan include an Eligible Automatic Contribution Arrangement (EACA)? Yes No ('No' will be assumed if option not selected.)

Select year of excess: Prior year Current year Excess is less than \$100 (de minimus rule) 2 years prior - See page 3 for further instruction

Excess Deferral Withdrawal - Refund due to excess over the annual deferral limit.

Does this plan include an Eligible Automatic Contribution Arrangement (EACA)? Yes No ('No' will be assumed if option not selected.)

Select year of excess: Prior year Current year 2 years prior - See page 3 for further instruction.

Excess Annual Addition Withdrawal - Refund due to excess over the IRC section 415 limit.

3 Withdrawal Instructions

For excess deferral and excess annual addition withdrawals, indicate Employee money types only (Employer money types cannot be refunded to the plan participant).

To forfeit employer money types, complete Section 4.	Money Type Use customized Short Names found on the Plan Sponsor website.	Investment Amount Leave blank for John Hancock Retirement Plan Services' Standard Withdrawal Order or use Short Form names.	Excess Contribution/Deferral Amount	Earnings Amount If no earnings, indicate 0.
			\$	\$
			\$	\$
			\$	\$

4 Employer Forfeitures

Select one. Deposit in Cash account or Send Check to Trustee

Indicate the employer money types and amounts to be forfeited.	Money Type Use customized Short Names found on the Plan Sponsor website.	Investment Amount Leave blank for John Hancock Retirement Plan Services' Standard Withdrawal Order or use Short Form names.	Amount
			\$
			\$
			\$

5 Tax Withholding - See page 3 for Instructions

Federal Tax Withhold 10% Federal Tax. No Yes

For Excess Deferral withdrawals - No tax withholding will be applied, unless section is completed.

For Excess Contribution withdrawals - Amounts distributed before the 2 ½ month period (6 months for EACA plans) are not subject to Federal Tax withholding unless Yes box is selected. Amounts distributed after the 2 ½ month period (6 months for EACA plans) are subject to Federal Tax unless No box is selected.

For Excess Annual Additions - Tax withholding will be applied, unless No box is selected.

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

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 below.

% or \$

6 Method of Payment - Payment Instructions to Participant

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

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.)

7 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

I certify that all the above information is correct. On behalf of the Plan Sponsor, I agree to indemnify John Hancock Retirement Plan Services, its employees, agents, directors and officers from any liability, penalties and taxes that may be incurred for implementing the instructions on this form.

I hereby represent that the TPA fee to be deducted above is in accordance with the fee schedule that has been approved by the plan's trustee or named fiduciary, is authorized under the terms of the plan, and that the plan's trustee or named fiduciary has determined that the fee is reasonable.

Signature of Authorized Plan Representative

Name

Date

Corrective Distributions

Corrective distributions of excess deferrals, excess contributions and excess aggregate contributions and excess annual additions 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. Distribution **Code B** will be applied as appropriate for distributions including designated Roth deferrals.

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 Contributions - Refund due to failure to pass the ADP/ACP test

For years prior to 2008, if the withdrawal of the excess plus earnings occurs within 2 ½ months (6 months for Eligible Auto Contribution Arrangement (EACA) plans) 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 ½ month period (6 months for EACA plans), 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 (other than designated Roth account contributions) 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.)

Notes: For excess contributions occurring in 2008 and later, the Pension Protection Act of 2006 changed the rules for corrective distributions made within the 2 ½ month period (6 months for EACA plans). These distributions are taxable in the year of distribution.

Excess contributions distributed within the 2 ½ month period (6 months for EACA plans) are not subject to Federal Income tax withholding. But amounts distributed from a 401(k) plan after the 2 ½ month period (6 months for EACA plans) are subject to Federal Income tax withholding under Section 3405.

Excess Contributions - Refund due to failure to pass the ADP/ACP test - continued

Excess Aggregate Contributions

A corrective distribution of excess aggregate contributions plus earnings within 2 ½ months (6 months for EACA plans) after the close of the plan year is taxable to the participant in the year the contributions were made for years prior to 2008.

Notes: For excess contributions occurring in 2008 and later, the Pension Protection Act of 2006 changed the rules for corrective distributions made within the 2 ½ month period (6 months for EACA plans). These distributions are taxable in the year of distribution.

A corrective distribution made after 2 ½ month period (6 months for EACA plans) 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 ½ months (6 months for EACA plans) after the close of the plan year is not subject to Federal Income tax withholding. Amounts distributed after 2 ½ months (6 months for EACA plans) are subject to Federal Income tax withholding under Section 3405.

Distribution Codes*

Prior Year: Contributed in the prior year and withdrawn **within** 2 ½ months of the plan year end (6 months for Eligible Auto Contribution Arrangement (EACA) plans). For excess contributions and/or excess aggregate contributions occurring in 2008 plan year. **Code 8** will be reported based on guidance issued to date, however this can be subject to change pending further guidance from the IRS. Distribution will be taxable in the year of distribution. Contributed in the prior year and withdrawn **after** 2 ½ months of the plan year end (6 months for EACA plans). **Code 8** will be reported. Distribution will be taxable in the current year. **Current Year:** Excess contributed and withdrawn within the current year. **Code 8** will be reported. Distribution will be taxable in the current year.

Excess is less than \$100 (de minimus rule): **Code 8** will be reported, regardless of timing of contribution/distribution. Distribution will be taxable in the current year.

2 Years Prior: Excess contribution occurred 2 years prior and withdrawn in the current year. **Code D** will be reported.

Excess Deferrals - Refund due to excess over the annual deferral limit

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.

Distribution Codes*

Prior Year: Deferred within the prior year and withdrawn by April 15th. **Code P** will be used to report deferral. **Code 8** will be used to report earnings. Deferred within the prior year and withdrawn after April 15th. **Code P** will be used to report deferral. **Code 8** will be used to report deferral and earnings.

Current Year: Excess deferred and withdrawn within the current year. **Code 8** will be used to report both deferral and earnings.

2 Years Prior: Excess deferred 2 years ago. **Code D** will be used to report deferral and **Code 8** will be used to report deferral and earnings.

Excess Annual Additions - Refund due to excess over IRC section 415 limit

Distributions made under Reg. Section 1.415-6(b)(6)(iv) of elective deferrals or 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 are reported on F1099R.

Such distributions are not eligible for 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. Distribution **Code E** is used to designate distributions of excess annual additions

*Note: If the excess withdrawal includes Designated Roth money, distribution **Code B** will be applied as appropriate.