

Date: _____

To: _____

Re: Distribution from SPS Retirement Plan

Enclosed is a packet of distribution election forms for your review and signature:

- Withdrawal Request & Benefit Selection Form
- Special Tax Notice Regarding Plan Payments
- John Hancock Withdrawal Eligible for Rollover Form

Please return the original *Withdrawal Request & Benefit Selection Form* and *John Hancock Withdrawal Eligible for Rollover Form* to the Plan Administrator at the office of Shonto Governing Board of Education, Inc. At the end of the calendar year in which payment is made, John Hancock Retirement Plan Services will file IRS Form 1099-R to report this distribution transaction.

If you have any questions, please call your SPS Retirement Plan Administrator at 928-672-3513. You may also contact Greg Zale, your Plan's registered representative, at 480-325-6286. Thank you.

Sincerely,

Felicia Barlow
Business Manager

Enclosures

WITHDRAWAL REQUEST & BENEFIT SELECTION FORM

SPS Retirement Plan

Return to: Felicia Barlow
 Business Manager
 Shonto Governing Board of Education, Inc.
 P.O. Box 7900
 Shonto, AZ 86054

NOTICE TO TERMINATED PLAN PARTICIPANT

If you have completed enough Years of Service with the Employer to be either fully vested or partially vested in your Employer account(s), or if you have contributed Salary Reduction Contributions to the Plan (if permitted), then usually you will receive the vested interest in your account upon the occurrence of one of the following events:

- (a) Upon your normal retirement date (as defined in the Plan Document).
- (b) Upon your death (payable to your beneficiary).
- (c) In the event you become totally and permanently disabled.
- (d) Upon your termination of employment (see below).

For distributions in excess of \$1,000.00, you must consent in writing to receive payment before the distribution can be made. If you are not receiving an immediate distribution, it is your responsibility to notify your Employer or the Plan Administrator of any change in address. Otherwise, we will be unable to locate you.

ACCOUNT INFORMATION

Social Security # _____
 Participant Name _____
 Address _____
 City _____ State _____ Zip _____
 Date of Birth _____ Home Telephone _____
 Date of Hire _____ Marital Status Single
 Date of Termination _____ Married

APPLICATION FOR BENEFITS

As a Plan Participant, I have read the Special Tax Notice and hereby request payment of my vested account balance as provided below:

Reason for Payment

- Termination of Employment
- Total and Permanent Disability
- Normal Retirement Date (as defined in Plan Document)

Date for Payment

- As soon as administratively feasible subject to Employer's approval and Plan Document.
- Defer payment until _____ (date cannot be later than April 1st of year following age 70½. Only available if Participant is not a 5% or more owner of the Employer **AND** your vested account balance is greater than \$1,000).

Form of Payment

- Lump Sum Cash Payment. **NOTE:** The Plan must withhold 20% in federal income tax. You have the option of rolling over the payment received to an IRA or another employer plan within 60 days of receiving the payment.
- Direct Rollover. **NOTE:** You must complete Direct Rollover Section below designating the new Plan, Traditional IRA, or Roth IRA.

PARTICIPANT'S ELECTION FOR DIRECT ROLLOVER OF ELIGIBLE ROLLOVER DISTRIBUTION

To the extent that I do not elect a direct rollover of all of my eligible rollover distribution, the portion not transferred by direct rollover shall be paid directly to me. I understand that the amount paid directly to me shall be subject to mandatory federal tax withholding in the amount of 20 percent. Having read the Special Tax Notice, I hereby elect to make a direct rollover of either:

- all of my eligible rollover distribution, or
- a portion of my eligible rollover distribution in the amount of \$ _____

from this Plan to the following

- Traditional Individual Retirement Account listed below (the "IRA").
- Roth Individual Retirement Account listed below (the "Roth IRA").
- Eligible retirement plan listed below (the "New Plan"). **NOTE:** Check one eligible retirement plan type below:
 - Internal Revenue Code Section 401(a) and/or 401(k)
 - Internal Revenue Code Section 403(a) or 403(b)

NAME OF PAYEE: _____

PAYEE ADDRESS: _____

CONTACT PERSON: _____

PHONE NUMBER: (____) _____ ACCOUNT NUMBER: _____

SIGNATURES

Participant Signature _____ Date _____

Plan Administrator Signature _____ Date _____
 SPS Retirement Plan

HEMBREE TPA, INC. use only:

Sent _____
 Returned _____
 YOS _____
 VP _____
 Paid _____
 1099-R _____
 945 _____

402(f) Safe Harbor Notice
SPECIAL TAX NOTICE REGARDING PLAN PAYMENTS

YOUR ROLLOVER OPTIONS

You are receiving this notice because all or a portion of a payment you are receiving from your Employer's retirement Plan (the "Plan") is eligible to be rolled over to an IRA or an employer plan. This notice is intended to help you decide whether to do such a rollover.

This notice describes the rollover rules that apply to payments from the Plan that are not from a designated Roth account (a type of account with special tax rules in some employer plans). If you also receive a payment from a designated Roth account in the Plan, you will be provided a different notice for that payment, and the Plan administrator or the payor will tell you the amount that is being paid from each account.

Rules that apply to most payments from a plan are described in the "General Information About Rollovers" section. Special rules that only apply in certain circumstances are described in the "Special Rules and Options" section.

NOTICE OF YOUR RIGHT TO DEFER DISTRIBUTION

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 Plan, along with the fees related to the investment options, are part of this consideration.

For a description of the investment options available under your Plan, including fees, you should review your Summary Plan Description ("SPD"), which may contain provisions that materially affect your decision to defer a distribution. For a copy of the current SPD, please contact your Plan Administrator.

You may elect to:

- (1) leave your account in the Plan until a later date (subject to IRS minimum requirements); or
- (2) take a distribution of your Plan account; or
- (3) rollover your Plan account to another eligible retirement plan or IRA.

When considering which alternative is best for you, you should consider the economic consequences, which include evaluating any new investment options available to you if you move your account, and the respective investment fees and expenses associated with any new investment option.

GENERAL INFORMATION ABOUT ROLLOVERS

How can a rollover affect my taxes?

You will be taxed on a payment from the Plan if you do not roll it over. If you are under age 59½ and do not do a rollover, you will also have to pay a 10% additional income tax on early distributions (unless an exception applies). However, if you do a rollover, you will not have to pay tax until you receive payments later and the 10% additional income tax will not apply if those payments are made after you are age 59½ (or if an exception applies).

Where may I roll over the payment?

You may roll over the payment to either an IRA (an individual retirement account or individual retirement annuity) or an employer plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover. The rules of the IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, no spousal consent rules apply to IRAs and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

How do I do a rollover?

There are two ways to do a rollover. You can do either a direct rollover or a 60-day rollover.

If you do a direct rollover, the Plan will make the payment directly to your IRA or an employer plan. You should contact the IRA sponsor or the administrator of the employer plan for information on how to do a direct rollover.

If you do not do a direct rollover, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. You will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, the Plan is required to withhold 20% of the payment for federal income taxes (up to the amount of cash and property received other than employer stock). This means that, in order to roll over the entire payment in a 60-day rollover, you must use other funds to make up for the 20% withheld. If you do not roll over the entire amount of the payment, the portion not rolled over will be taxed and will be subject to the 10% additional income tax on early distributions if you are under age 59½ (unless an exception applies).

How much may I roll over?

If you wish to do a rollover, you may roll over all or part of the amount eligible for rollover. Any payment from the Plan is eligible for rollover, except:

- Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Required minimum distributions after age 70½ (or after death)
- Hardship distributions
- ESOP dividends
- Corrective distributions of contributions that exceed tax law limitations
- Loans treated as deemed distributions (for example, loans in default due to missed payments before your employment ends)
- Cost of life insurance paid by the Plan
- Contributions made under special automatic enrollment rules that are withdrawn pursuant to your request within 90 days of enrollment
- Amounts treated as distributed because of a prohibited allocation of S corporation stock under an ESOP (also, there will generally be adverse tax consequences if you roll over a distribution of S corporation stock to an IRA).

The Plan administrator or the payor can tell you what portion of a payment is eligible for rollover.

If I don't do a rollover, will I have to pay the 10% additional income tax on early distributions?

If you are under age 59½ you will have to pay the 10% additional income tax on early distributions for any payment from the Plan (including amounts withheld for income tax) that you do not roll over, unless one of the exceptions listed below applies. This tax is in addition to the regular income tax on the payment not rolled over.

The 10% additional income tax does not apply to the following payments from the Plan:

- Payments made after you separate from service if you will be at least age 55 in the year of the separation
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Payments from a governmental defined benefit pension plan made after you separate from service if you are a public safety employee and you are at least age 50 in the year of the separation
- Payments made due to disability
- Payments after your death
- Payments of ESOP dividends
- Corrective distributions of contributions that exceed tax law limitations
- Cost of life insurance paid by the Plan
- Contributions made under special automatic enrollment rules that are withdrawn pursuant to your request within 90 days of enrollment
- Payments made directly to the government to satisfy a federal tax levy
- Payments made under a qualified domestic relations order (QDRO)
- Payments up to the amount of your deductible medical expenses

- Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001 for more than 179 days
- Payments of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution.

If I do a rollover to an IRA, will the 10% additional income tax apply to early distributions from the IRA?

If you receive a payment from an IRA when you are under age 59½, you will have to pay the 10% additional income tax on early distributions from the IRA, unless an exception applies. In general, the exceptions to the 10% additional income tax for early distributions from an IRA are the same as the exceptions listed above for early distributions from a plan. However, there are a few differences for payments from an IRA, including:

- There is no exception for payments after separation from service that are made after age 55.
- The exception for qualified domestic relations orders (QDROs) does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA of a spouse or former spouse).
- The exception for payments made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.
- There are additional exceptions for (1) payments for qualified higher education expenses, (2) payments up to \$10,000 used in a qualified first-time home purchase, and (3) payments after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status).

Will I owe State income taxes?

This notice does not describe any State or local income tax rules (including withholding rules).

SPECIAL RULES AND OPTIONS

If your payment includes after-tax contributions

After-tax contributions included in a payment are not taxed. If a payment is only part of your benefit, an allocable portion of your after-tax contributions is generally included in the payment. If you have pre-1987 after-tax contributions maintained in a separate account, a special rule may apply to determine whether the after-tax contributions are included in a payment.

You may roll over to an IRA a payment that includes after-tax contributions through either a direct rollover or a 60-day rollover. You must keep track of the aggregate amount of the after-tax contributions in all of your IRAs (in order to determine your taxable income for later payments from the IRAs). If you do a direct rollover of only a portion of the amount paid from the Plan and a portion is paid to you, each

of the payments will include an allocable portion of the after-tax contributions. If you do a 60-day rollover to an IRA of only a portion of the payment made to you, the after-tax contributions are treated as rolled over last. For example, assume you are receiving a complete distribution of your benefit which totals \$12,000, of which \$2,000 is after-tax contributions. In this case, if you roll over \$10,000 to an IRA in a 60-day rollover, no amount is taxable because the \$2,000 amount not rolled over is treated as being after-tax contributions.

You may roll over to an employer plan all of a payment that includes after-tax contributions, but only through a direct rollover (and only if the receiving plan separately accounts for after-tax contributions and is not a governmental section 457(b) plan). You can do a 60-day rollover to an employer plan of part of a payment that includes after-tax contributions, but only up to the amount of the payment that would be taxable if not rolled over.

If you miss the 60-day rollover deadline

Generally, the 60-day rollover deadline cannot be extended. However, the IRS has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. To apply for a waiver, you must file a private letter ruling request with the IRS. Private letter ruling requests require the payment of a nonrefundable user fee. For more information, see IRS Publication 590, Individual Retirement Arrangements (IRAs).

If your payment includes employer stock that you do not roll over

If you do not do a rollover, you can apply a special rule to payments of employer stock (or other employer securities) that are either attributable to after-tax contributions or paid in a lump sum after separation from service (or after age 59½, disability, or the participant's death). Under the special rule, the net unrealized appreciation on the stock will not be taxed when distributed from the Plan and will be taxed at capital gain rates when you sell the stock. Net unrealized appreciation is generally the increase in the value of employer stock after it was acquired by the Plan. If you do a rollover for a payment that includes employer stock (for example, by selling the stock and rolling over the proceeds within 60 days of the payment), the special rule relating to the distributed employer stock will not apply to any subsequent payments from the IRA or employer plan. The Plan administrator can tell you the amount of any net unrealized appreciation.

If you have an outstanding loan that is being offset

If you have an outstanding loan from the Plan, your Plan benefit may be offset by the amount of the loan, typically when your employment ends. The loan offset amount is treated as a distribution to you at the time of the offset and will be taxed (including the 10% additional income tax on early distributions, unless an exception applies) unless you do a 60-day rollover in the amount of the loan offset to an IRA or employer plan.

If you were born on or before January 1, 1936

If you were born on or before January 1, 1936 and receive a lump sum distribution that you do not roll over, special rules for calculating the amount of the tax on the payment might apply to you. For more information, see IRS Publication 575, Pension and Annuity Income.

If your payment is from a governmental section 457(b) plan

If the Plan is a governmental section 457(b) plan, the same rules described elsewhere in this notice generally apply, allowing you to roll over the payment to an IRA or an employer plan that accepts rollovers. One difference is that, if you do not do a rollover, you will not have to pay the 10% additional income tax on early distributions from the Plan even if you are under age 59½ (unless the payment is from a separate account holding rollover contributions that were made to the Plan from a tax-qualified plan, a section 403(b) plan, or an IRA). However, if you do a rollover to an IRA or to an employer plan that is not a governmental section 457(b) plan, a later distribution made before age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies). Other differences are that you cannot do a rollover if the payment is due to an "unforeseeable emergency" and the special rules under "If your payment includes employer stock that you do not roll over" and "If you were born on or before January 1, 1936" do not apply.

If you are an eligible retired public safety officer and your pension payment is used to pay for health coverage or qualified long-term care insurance

If the Plan is a governmental plan, you retired as a public safety officer, and your retirement was by reason of disability or was after normal retirement age, you can exclude from your taxable income plan payments paid directly as premiums to an accident or health plan (or a qualified long-term care insurance contract) that your employer maintains for you, your spouse, or your dependents, up to a maximum of \$3,000 annually. For this purpose, a public safety officer is a law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew.

If you roll over your payment to a Roth IRA

You can roll over a payment from the Plan made before January 1, 2010 to a Roth IRA only if your modified adjusted gross income is not more than \$100,000 for the year the payment is made to you and, if married, you file a joint return. These limitations do not apply to payments made to you from the Plan after 2009. If you wish to roll over the payment to a Roth IRA, but you are not eligible to do a rollover to a Roth IRA until after 2009, you can do a rollover to a traditional IRA and then, after 2009, elect to convert the traditional IRA into a Roth IRA.

If you roll over the payment to a Roth IRA, a special rule applies under which the amount of the payment rolled over (reduced by any after-tax amounts) will be taxed. However, the 10% additional income tax on early distributions will not apply (unless you take the amount rolled over out of the Roth IRA within 5 years, counting from January 1 of the year of the rollover). For payments from the Plan during 2010 that are

rolled over to a Roth IRA, the taxable amount can be spread over a 2-year period starting in 2011.

If you roll over the payment to a Roth IRA, later payments from the Roth IRA that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a Roth IRA is a payment made after you are age 59½ (or after your death or disability, or as a qualified first-time homebuyer distribution of up to \$10,000) and after you have had a Roth IRA for at least 5 years. In applying this 5-year rule, you count from January 1 of the year for which your first contribution was made to a Roth IRA. Payments from the Roth IRA that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional income tax on early distributions (unless an exception applies). You do not have to take required minimum distributions from a Roth IRA during your lifetime. For more information, see IRS Publication 590, Individual Retirement Arrangements (IRAs).

You cannot roll over a payment from the Plan to a designated Roth account in an employer plan.

If you are not a plan participant

Payments after death of the participant. If you receive a distribution after the participant's death that you do not roll over, the distribution will generally be taxed in the same manner described elsewhere in this notice. However, the 10% additional income tax on early distributions and the special rules for public safety officers do not apply, and the special rule described under the section "If you were born on or before January 1, 1936" applies only if the participant was born on or before January 1, 1936.

If you are a surviving spouse. If you receive a payment from the Plan as the surviving spouse of a deceased participant, you have the same rollover options that the participant would have had, as described elsewhere in this notice. In addition, if you choose to do a rollover to an IRA, you may treat the IRA as your own or as an inherited IRA.

An IRA you treat as your own is treated like any other IRA of yours, so that payments made to you before you are age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies) and required minimum distributions from your IRA do not have to start until after you are age 70½.

If you treat the IRA as an inherited IRA, payments from the IRA will not be subject to the 10% additional income tax on early distributions. However, if the participant had started taking required minimum distributions, you will have to receive required minimum distributions from the inherited IRA. If the participant had not started taking required minimum distributions from the Plan, you will not have to start receiving required minimum distributions from the inherited IRA until the year the participant would have been age 70½.

If you are a surviving beneficiary other than a spouse. If you receive a payment from the Plan because of the participant's death and you are a designated beneficiary other than a surviving spouse, the only rollover option you have is to do a direct rollover to an inherited IRA. Payments from the inherited IRA will not be subject to the 10% additional income

tax on early distributions. You will have to receive required minimum distributions from the inherited IRA.

Payments under a qualified domestic relations order. If you are the spouse or former spouse of the participant who receives a payment from the Plan under a qualified domestic relations order (QDRO), you generally have the same options the participant would have (for example, you may roll over the payment to your own IRA or an eligible employer plan that will accept it). Payments under the QDRO will not be subject to the 10% additional income tax on early distributions.

If you are a nonresident alien

If you are a nonresident alien and you do not do a direct rollover to a U.S. IRA or U.S. employer plan, instead of withholding 20%, the Plan is generally required to withhold 30% of the payment for federal income taxes. If the amount withheld exceeds the amount of tax you owe (as may happen if you do a 60-day rollover), you may request an income tax refund by filing Form 1040NR and attaching your Form 1042-S. See Form W-8BEN for claiming that you are entitled to a reduced rate of withholding under an income tax treaty. For more information, see also IRS Publication 519, U.S. Tax Guide for Aliens, and IRS Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

Other special rules

If a payment is one in a series of payments for less than 10 years, your choice whether to make a direct rollover will apply to all later payments in the series (unless you make a different choice for later payments).

If your payments for the year are less than \$200 (not including payments from a designated Roth account in the Plan), the Plan is not required to allow you to do a direct rollover and is not required to withhold for federal income taxes. However, you may do a 60-day rollover.

Unless you elect otherwise, a mandatory cashout of more than \$1,000 (not including payments from a designated Roth account in the Plan) will be directly rolled over to an IRA chosen by the Plan administrator or the payor. A mandatory cashout is a payment from a plan to a participant made before age 62 (or normal retirement age, if later) and without consent, where the participant's benefit does not exceed \$5,000 (not including any amounts held under the plan as a result of a prior rollover made to the plan).

You may have special rollover rights if you recently served in the U.S. Armed Forces. For more information, see IRS Publication 3, Armed Forces' Tax Guide.

FOR MORE INFORMATION

You may wish to consult with the Plan administrator or payor, or a professional tax advisor, before taking a payment from the Plan. Also, you can find more detailed information on the federal tax treatment of payments from employer plans in: IRS Publication 575, Pension and Annuity Income; IRS Publication 590, Individual Retirement Arrangements (IRAs); and IRS Publication 571, Tax-Sheltered Annuity Plans (403(b) Plans). These publications are available from a local IRS office, on the web at www.irs.gov, or by calling 1-800-TAX-FORM.

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 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
- We'll introduce you to your plan's financial representative if applicable.
- We'll help you fill out the paperwork.



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 \$25 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.

Group annuity contracts and recordkeeping agreements are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595. Product features and availability may differ by state.



RETIREMENT PLAN SERVICES

Withdrawal - Eligible for Rollover

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.

1 General Information

The Trustee of **SPS RETIREMENT** Plan (the "Plan") **22976**

Contractholder Name _____ 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 _____ 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** - Withdrawal of employee rollover only
 (Must complete Section 3 B)
- VC** - Employee Voluntary Money
 (Must complete Section 3 B)
- DI** - Disability
- 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.jhpenions.com (in New York, www.jhnyptions.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? - Complete Section 3 A for a total withdrawal or Section 3 B for a partial withdrawal. The amount or percentage below will be withdrawn as a gross withdrawal before income tax withholding.

A - Withdraw 100% of my vested account value (Select ONE option only)

- Pay directly to me - complete Section 4 C
- Direct Rollover - complete Section 4 A or 4 B
- Pay directly to me a lump sum of \$ _____ or _____ % of my account balance - complete Section 4 C
AND directly rollover the remaining balance - complete Section 4 A or 4 B
- Direct Rollover of \$ _____ or _____ % of my account balance - complete Section 4 A or 4 B,
AND pay remaining balance directly to me - complete Section 4 C
- Leave my money in the Plan - You may defer your distribution to a later date. Contact your Plan Sponsor.

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

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? - Select and complete option(s) A, B and/or C (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 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 Mutual Fund IRA

(minimum \$2,500 balance required)

OR

Direct Rollover to John Hancock Annuities

(minimum \$25,000 balance required)

OR

Other Individual Retirement Account (IRA)

Your funds will be automatically transferred by wire. Do not complete Section 5 - Direct Rollover Details.

You must complete IRA account number details below. Refer to the instruction page for more information.

Financial Institution Name

Financial Institution Address

Options - Check one option only and provide IRA Account Number	<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 Employer Sponsored Qualified Plan

The Trustee of

Plan Name

Plan Account Number

Financial Institution Name

Financial Institution Address

C - Payment directly to me - All applicable taxes will be withheld

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 above 20%. _____ % (refer to DOL Field Assistance Bulletin 2004-02 for details)

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 for a state other than Residence _____ the state provided to us.

State of Residence	Options for State Tax Withholding
AR, DC, DE, IA, 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	State tax withholding at 4.35% 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 <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 MI W-4P to your Plan Administrator. Ensure that the election made above is consistent with the election made on your completed Form MI W-4P.
CA, OR	You may opt out of the mandatory state withholding by checking here. <input type="checkbox"/>
AL, CO, CT, GA, ID, IL, IN, KY, LA, MN, MO, MS, MT, ND, NJ, NM, NY, 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?

Unless Electronic Fund Transfer information is provided below, a check will be issued.

• For Check, allow 7-10 business days for regular mail delivery. • For Direct Deposit allow 2-3 business days. • For Wire allow 1-2 business days.

For Payment Directly to me

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.

To

Bank Name

Bank ABA/Routing (9 digits)

Bank Account No.

For Direct Rollover to Other IRA or Employer Sponsored Qualified Plan

Direct Deposit

OR

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

To

Bank Name

Bank ABA/Routing (9 digits)

Bank Account No.

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.

7 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

Section 8, 9 and 10 to be completed by Plan Representative.

8 Withdrawal Details

Has the final contribution been submitted for this participant?

If the final payroll for this participant has not been submitted to John Hancock Retirement Plan Services, provide the final payroll ending date.

Month Day Year

If a date is provided, John Hancock Retirement Plan Services will coordinate processing of this distribution with receipt of the final payroll to avoid additional contributions payouts that often remain uncashed.

Is the participant withdrawing In-Plan Roth Rollover (IRR) assets?

For a total withdrawal, we will report the original rollover amount processed as the amount allocable to IRR assets.

For a partial withdrawal, provide the amount allocable to IRR assets. \$ _____

Note: All Roth assets held by the participant would need to be taken into consideration when calculating the amount allocable to the IRR. If left blank, we will report the amount requested as being first allocable to the IRR assets.

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.

Section 8, 9 and 10 to be completed by Plan Representative.

8 Withdrawal Details - continued

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 (Termination, Retirement or Disability), we will apply the applicable age dependent loan distribution code.

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

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 Section 7 - Participant Signature (page 3 of this form), the Trustee/Authorized Signer 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, (i) the Participant has waived the 30-day waiting period; and (ii) the Withholding Certificate for Michigan Pension or Annuity Payments (Form MI W-4P) has been properly obtained, completed in accordance with Michigan 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.

FELICIA BARLOW

Signature of Trustee/Authorized Signer

Name

Date