



Accumulated Retirement Account (ARA) Group Annuity Instructions for completing Loan Request

John Hancock Life Insurance Company of New York

(hereinafter referred to as John Hancock New York or The Company)

Participant Instructions for completing page 1

Section A - General Information

Complete contractholder name, contract number, participant's name and social security number.

Section B - Complete Payment instructions to Participant Directly

Section 1 - Electronic Fund Transfer

This option is recommended for ALL distributions for more timely access to your funds. Choose this option for distributions amounts over \$50,000. We will not deposit into a third party account.

Direct Deposit Your bank requires you to indicate whether this is a checking or savings account. Provide your bank's name, complete address, ABA routing number (verify with bank) and your bank account number.

Wire Provide your bank's name, complete address, ABA routing number (verify with bank) and your bank account number.
NOTE: The receiving bank may not accept wires or may charge a fee to accept the incoming wire, contact your bank if you have any questions.

Section 2 - Check - Allow 5 - 10 business days for mailing.

Section C - Participant Signature

Ensure that the appropriate signature is on the form.

Your plan may require you to provide supporting documents or additional information before your request can be processed. Contact your plan administrator.

Authorized Plan Representative

Section D - Loan Information

Enter total loan amount, loan maturity date and loan interest rate.

Section E - Loan Refinancing

Complete only if refinancing loans. Enter the total amount of the refinanced loan. This should match your amortization schedule. Enter the existing loan number that you want to refinance and the estimated amount of the existing loan. Enter the estimated direct deposit/check/wire amount. This amount will fluctuate due to interest accumulation and the actual date of processing.

Section F - Loan Withdrawal Order

John Hancock New York's Standard Loan Withdrawal Order will be used. If you do not want to use the Standard Loan Withdrawal Order, you may enter the money types to be used and the amount from each money type. It is essential that you use the names that appear on the contract statements. Note: some contracts may have the option of selecting the investment account to be withdrawn. Check with the Plan Administrator for details.

Section G - Third Party Administrator (TPA) Loan Issue Fee

A standing loan fee established by the Trustee may apply if this section is blank. Indicate a specified amount if you wish to override the standing loan fee. If the Waive Fee option is selected, no fee will be applied, including the standing loan fee. The fee will be deducted from the Participant's account after the loan amount has been removed using John Hancock New York's standard protocol and will be paid to the TPA currently on record with John Hancock New York. John Hancock New York 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.

Section H - Authorized Plan Representative Signature

Ensure that the appropriate signature is on the form. Any changes to information provided on this form require proper authorization.

If Section C - Participant's Signature has been obtained separately, certification will be provided under the Authorized Plan Representative signature section.

Notes

1. It is the responsibility of the plan administrator to ensure that:
 - a. participant loan qualification requirements are met (according to the plan document);
 - b. each granted loan meets the tax law requirements and is not treated as a distribution;
 - c. if the participant named above has more than one outstanding loan or the loan requested on this form is used to refinance an outstanding loan, the loans collectively, as well as each of the prior loan and the additional loan, meet the applicable tax law requirements and are not treated as distributions under the participant's plan;
 - d. any restriction that the plan may have on the number of outstanding loans that a participant may have at any one time is complied with;
 - e. each plan loan is not a prohibited transaction;
 - f. John Hancock Life Insurance Company of New York ("John Hancock New York") will be notified if and when a loan is deemed to be a distribution for tax purposes. John Hancock New York is not responsible for preparing and filing any tax reporting until and unless such notification has been provided by the plan administrator, and if such service is available under your contract.
2. When John Hancock New York receives a payment, we will reduce the Loan Account balance by the amount of the repayment.
Loan repayments will be applied first to interest owing on the loan, and then to the principal. All loan repayments must be remitted through your plan trustee.
Please do not send personal checks directly to John Hancock New York.
3. This loan request does not constitute a promissory note or loan agreement.



Accumulated Retirement Account (ARA) Group Annuity Loan Request

John Hancock Life Insurance Company of New York

(hereinafter referred to as John Hancock New York or The Company)

- To complete this form, please read the instruction page attached to this form.
- Participant completes page 1 of this form.
- Plan Representative reviews page 1 and completes page 2 of this form.

Section A - General Information

| | | |
|---|--|------------------------|
| Contractholder Name The Trustees of | | Contract Number |
| Participant Name (Last Name, First Name, Initial) | | Social Security Number |
| Plan (the "Plan") | | |

Section B - Payment Instructions to Participant Directly

Section 1 - Electronic Fund Transfer Information

Direct Deposit to my (select one) Checking or Savings Account

OR

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

| |
|--|
| Bank Name |
| Bank ABA Number |
| Bank Address - Number, Street, City, State, Zip Code |
| Bank Account Number |

Section 2 - Check Information - For distribution amounts over \$50,000, use electronic fund transfer.

| |
|---|
| Participant's Address - Number, Street, Apt., City, State, Zip Code |
|---|

Section C - Participant Signature

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.

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).

| | | |
|--------------------------|------|------|
| Signature of Participant | Name | Date |
|--------------------------|------|------|

| | |
|---|------------------------|
| Participant Name (Last Name, First Name, Initial) | Social Security Number |
|---|------------------------|

Section D - Loan Information - Complete Section E for Loan Refinancing

| | | | | | | | |
|----------------------|----|--------------------|-------|-----|------|--------------------|---|
| Total Amount of Loan | \$ | Loan Maturity Date | Month | Day | Year | Loan Interest Rate | % |
|----------------------|----|--------------------|-------|-----|------|--------------------|---|

Section E - Loan Refinancing (if applicable)

| | | | |
|-----------------------------------|----|--|----|
| Total Amount of Refinanced Loan | \$ | Existing Loan No. | |
| Estimated Amount of Existing Loan | \$ | Estimated Direct Deposit/Check/Wire Amount | \$ |

Section F - Loan Withdrawal Order

John Hancock New York's Standard Loan Withdrawal Order will be used unless completed below.

| Money Types to be used | Money Type | Amount | Group Annuity Investment Account - For Approved contracts only |
|------------------------|------------|--------|--|
| | | \$ | |
| | | \$ | |

Section G - Third Party Administrator (TPA) Loan Issue Fee

Waive Fee

OR

Loan Issue Fee \$ will be applied.

Section H - Authorized Plan Representative Signature

If the participant fails to sign Section C - Participant Signature (page 1 of this form), the authorized Plan representative below certifies, under penalties of perjury, that based on the plan sponsor's record, 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).

I hereby certify that the requested loan is not a taxable or a deemed distribution under the Internal Revenue Code, and that the loan complies with the plan document and all pertinent laws. I certify also that spousal consent (as required by Internal Revenue Code Section 417), if applicable, has been properly obtained and that the loan is not a prohibited transaction as defined in the Internal Revenue Code Section 4975 or under the Employee Retirement Income Security Act. I direct John Hancock New York to pay to the Third Party Administrator the above referenced fee, which will be deducted from the participant's account at the time of the distribution. I understand and agree that this fee will be deducted and held in John Hancock New York general business account until paid to the Third Party Administrator. I hereby represent that the fee is authorized under the terms of the plan and that, in my fiduciary capacity, I have determined that the requested fee is a reasonable expense. The undersigned, on behalf of the Plan sponsor, the Plan and its related trust, agrees to hold harmless and indemnify John Hancock New York, its employees, agents or affiliates for acting on the instructions provided herein.

| | | |
|---|------|------|
| Signature of Authorized Plan Representative | Name | Date |
|---|------|------|