

Loan Application

Instructions:

Complete Section 1 and Section 2 (if applicable) and submit to Plan Administrator along with John Hancock Loan Request Form.

SECTION 1 - REPAYMENT SCHEDULE

Length of Loan (if longer than 60 months, the purpose of the loan must be to acquire your principal residence)

1 Year 2 Years 3 Years 4 Years 5 Years Other: _____

Employee Pay Cycle

Monthly Twice Per Month Every Two Weeks Weekly
(12 Pay Periods Per Year) (24 Pay Periods Per Year) (26 Pay Periods Per Year) (52 Pay Periods Per Year)

Next Pay Date: _____

SECTION 2 - SPOUSAL CONSENT

Required if loan amount is greater than \$5,000 and plan allows for Qualified Joint & Survivor Annuity distribution option.

I, _____, spouse of the Participant hereby consent to the waiver of the Qualified Annuity Benefit and to the timing and form of distribution elected on this form. I have received a written explanation of the Qualified Annuity Benefit, my right not to consent to this waiver election, the waiver election period, and the financial effect of the election not to receive benefits in the Qualified Annuity Benefit form. I understand my consent is irrevocable unless my spouse revokes the waiver election. I understand any change in this form of benefit election is subject to my consent, unless my spouse elects to receive the Qualified Annuity Benefit.

Signature of Spouse

Date

Must be witnessed in the presence of:

Notary Public or Plan Administrator

Date